BRITISH MUSEUM

JOHN BULL

Vol. IV. No 92. SATURDAY, MARCH 7. 1908. ONE PENNY.

[Registered at the G.P.O. as a Newspaper.

No 082108

For meaning of this number see page 221.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

Contents

The World, The Flesh, and The Devil.

What is Your Number?

John Bull's Biscuits.

Dublin Castle Vice.

Civil Service Waste and Incompetency.—II.

Among the Mummers.

Among the Books.

John Bull's Post-cards.

The Cartoon.

John Bull in the City.

Among the Lawyers.

The Hurly Burly.

The International Securities Corporation.

Bull's Eyes. Letter Bag.

Racing Notes, etc.

Modern Banking and Investment

Increase of Income by World-Wide Investment.

CONTENTS.

The Stock Markets: How to Profit by Them.
Investment and Speculation: Past, Present, and Future.
The Science of Investment.
How and When to Operate in Home Rails.
How and When to Operate in American Rails.
Points Concerning American Rails.
How to Invest in Mines.
The Controlling Groups in the Mining Market.
Call Option: The System Fully Explained.
Instalment Investment. Investment for Small Capitalists.
Insurance as a means of Raising, Saving and Investing Money.
Protection of Capital and Increase of Income.
Re-arrangement and Re-adjustment of Investments.
Stock Exchange Terms. Investment Tables.

Post free on mentioning "JOHN BULL" to the Secretary,
LONDON & PARIS EXCHANGE, Ltd.,
Bankers, Basildon House, Moorgate Street, London.

GENUINE ONLY IN SEALED PACKETS AND TINS.

NAME and FAME
WORLD-WIDE.

PASSED BY THE L.C.C.
AS AN
ABSOLUTELY SAFE LAMP.
Sanctioned by the Insurance Companies.

The only Lamp allowed to be Lighted at the
Agricultural Hall Exhibitions.

Burns with a Pure White Light at less cost than Gas or Paraffin.

Prices from
12/6

PETROLITE SAFETY LAMPS

Specially selected by His Majesty's Board of Works for lighting Holyrood Palace, Edinburgh.

For Town and Country Lighting.
Specially suitable for
House Boats, Bungalows, and for **Hunting and Shooting Boxes.**

No Liquid. No Wick. No Smell.
No Smoke. No Cleaning Required.

If Overturned the Lamps immediately go out.

Apply for Catalogues, &c., to
PETROLITE, Ltd., 106, York Road, Lambeth, S.E.,
Or at the Showrooms, **202, HIGH HOLBORN, W.C.**
(opposite British Museum Tube Station).

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. IV. No. 92. Saturday, March 7th, 1908. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor, or the Publisher, at 67, Long Acre, London, W.C., according to whether they relate to Editorial or business matters.
All editorial inquiries MUST BE MADE BY LETTER.

SUBSCRIPTION RATES.

PER ANNUM, POST FREE.

UNITED KINGDOM .. .. 6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION .. .. 8s. 8d.
SHORTER OR LONGER PERIODS IN PROPORTION.

THEATRES, ENTERTAINMENTS, ETC.

GAIETY THEATRE.—Manager, Mr. GEORGE EDWARDES. EVERY EVENING at 8 (doors open at 7.40), the Successful MUSICAL PLAY entitled "THE GIRLS OF GOTTENBERG." Box office, 10 till 10.

DALY'S THEATRE, Leicester Square.—Produced by Mr. Geo. Edwardes. EVERY EVENING, at 8.15, MATINEE EVERY SATURDAY, at 2.30, a new play with music, entitled
THE MERRY WIDOW ("Die Lustige Witwe").

WHY PAY RENT?

The BRITISH HOMES SCHEME enables Policy-holders to reap the benefit of their investment
DURING THEIR OWN LIFETIME
and in the event of premature death to leave their legal representatives in possession of a comfortable home free from any mortgage charge or encumbrance. Particulars post free.
GOOD PROSPECTS FOR ACTIVE AGENTS.
BRITISH HOMES ASSURANCE CORPORATION, Ltd.
4, Paul Street, Finsbury, E.C. M. GREGORY, Managing Director.

THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

The Government is doomed. By an act of the most egregious folly, amounting, in our view, to madness, it has sealed its own fate—written its own death warrant, and called it a Licensing Bill. Pledged to find funds for a variety of pressing social purposes, faced with the certainty of increased naval demands, committed to a host of economies in the public service, the Chancellor of the Exchequer, of all persons in the world, is put forward to tamper and trifle with his principal source of revenue. With intemperance steadily decreasing, with licences being annually reduced, with crime of all kinds diminishing, the Government thinks it an opportune moment to pay its political debt to the noisiest section of its supporters by introducing a measure totally unnecessary, absolutely unjust, and based upon principles which have been exploded and belied by all experience.

The object of the Bill is said to be twofold—first, to reduce, and, secondly, to "recover for the State" the ownership of licences. In a two hours' speech Mr. Asquith never once approached the task of proving that the reduction of licences in the past has ever reduced the drink evil—carefully avoiding all reference to the late Mr. Gladstone's dictum that "reduction of licences, if it aspired to the honour of a remedy for drunkenness, was little less than an imposture"—and he devoted all the ingenuity of a subtle intellect to proving that an "expectancy," which has grown up through centuries, of the renewal, subject to good behaviour, of a licence was a totally different thing from a right. It was a sorry spectacle—that of a great Chancellor, the acting head of a great Government, writhing in the relentless clutches of a fanatical horde of impractical and impracticable theorists, and, disregarding all the warnings of the past, endeavouring once more to accomplish by Act of Parliament (we won't degrade the word legislation) that which only education, social development, and human evolution can bring about. "As in 1895" will be the story of the next election. The Government has committed suicide. That will be the verdict of the historian when he tells the tragedy—with the merciful addendum of Temporary Insanity.

And what of the Education Bill? Education, did we say? Divil a bit of it. Here, again, the Government is desirous of paying another of its debts—this time to the Nonconformist Conscience. Consequently, the child is to become once more the shuttle-cock of contending sections of the Church in a wild scramble for its soul—whilst its little body is starved of food and its little brain is stuffed with nonsense. Soon we shall be in the thick of the fight again—the old, old fight, with its bickerings and its bitternesses. And, whilst Mr. Asquith is educating us to differentiate between an expectation and a right, Mr. McKenna will be demonstrating the fundamental distinction between a rate and a tax where conscience is concerned. And we did hope for so much! Still, there is the Budget to come—and that may make up for all. It is our last hope—and there will be trouble if we are disappointed. Shall we be? We trust not. Come, Mr. Asquith—one big effort, one big achievement, and all will be forgiven.

Whilst people are talking so much about female franchise, it may be desirable to put in a plea for the men. We have always maintained that our boasted system of manhood suffrage is a fraud, and we have now obtained from the Home Secretary an interesting Return, showing that at the date of the last General Election the adult male population of the United Kingdom was 11,443,177, of whom 7,266,708 were on the Parliamentary registers. It will thus be seen that only about 63 per cent. of the men possess the Parliamentary franchise. The Return then goes on to show that the number of persons on the Parliamentary registers for constituencies in which there were contests at the General Election was 6,349,760, of whom 5,601,046 recorded their votes. To reduce the whole table, therefore to a simple result, we find that out of a total male population of nearly eleven and a half millions, just about 50 per cent., or one in two only, took part in the General Election. After this, who shall say women only have a grievance?

On another page we reproduce in fac-simile a portion of a draft reply by the Board of Education to a letter from a training college, showing how, under the present wasteful system governing the Civil Service, such a document undergoes nominal revision by a host of highly-paid and utterly unnecessary officials. How

many hands the draft had gone through before it reached its finished type-written form we know not, but here it is, back from one of the "Examiners" (just imagine the farce of ordinary replies to letters having to undergo such a process!) with his notes and observations upon it—some of which, it will be observed, have been struck out again by somebody else! What those notes and observations were, however, we leave it to our readers to determine, if they can!

Still, we will endeavour, with the aid of a powerful magnifying glass, to grasp the meaning of some of the Examiner's hieroglyphics. First, we find the word "is" altered to "was"—without the remotest necessity. Then "Candidates who propose to qualify" is altered to "Candidates seeking to qualify"—which may, or may not, be a literary embellishment, but is certainly not worth paying for. Then, in the next sentence, in the middle of a provision to distinguish a certain class of Candidates by an asterisk, the Examiner makes the brilliant suggestion that another and totally different class shall be included in the same asterisk! The next marginal suggestion is apparently in direct contradiction to the previous one, and hence either the Examiner himself, on deep reflection, or some superior official, has run his pen through it! We will not wade through all the rest of it. Let those readers who can make head or tail of the "notes" decide the value of the system which they illustrate.

Although the Limerick fraud seems to be dying a natural death, a few of the subsidiary enterprises survive. One of our correspondents won a prize in the *News of the World* on January 3. Five days later he received two books from a firm calling themselves the Yorkshire Publishing Co., with compliments, good wishes for "further luck," and a request for a testimonial. The books were entitled "The Limerick Punster," and "Limerick Winning Lines." They were priced at 1s. each, and our correspondent wondered to himself why he had been singled out as an object of philanthropy. However, a little later on he noticed an advertisement of these books stating that "Of the 20 first-prize winners in the *News of the World* competition, we are pleased to say no less than 12 possess copies of 'The Limerick Punster' and 'Limerick Winning Lines.'" The names of the twelve are then given, and among them is that of our correspondent, who possessed the books only after he had won his prize. Anyone reading the advertisement would imagine that the twelve prizes had been won by means of the books. What says the Limerick editor of the *News of the World?*

Flowery descriptive writing is now happily less common than it used to be in mid-Victorian days, when journalists of the Sala and Clement Scott type used to make up for the quality of their writings by the volume of their vocabulary. But every now and then, in some remote part of the country, a provincial scribe breaks out in a really fruity vein, and we cannot resist giving our readers the benefit of a description of a football match which appeared in the *Coleshill Chronicle* on February 15:—

> Ah, ha! A change has come o'er the spirits of the Orton dream. The "custard of the day," as the poet calls it, has been watered down with salt, vinegar, and pickling spices; and now the Ortonians are lying in a cold perspiration, grappling with a horrible nightmare.

We have often wondered who continues to read the ordinary provincial paper now that London dailies are distributed so rapidly. Our present conclusion is that Coleshill cannot be very far from Colney Hatch.

We are pretty well accustomed to press snobbery, but surely all previous records have now been surpassed by the *Daily Mirror*. The whole of the front page and a portion of the next most prominent page on February 27 were devoted to a foot-race got up by some boys at Eton. Two of the children happened to have titles, and, therefore, presumably conferred an inexplicable glamour upon the juvenile diversion. At the top of the pictures on the front page we are told in loud, blatant capitals, how "the sixteen-year-old Earl of Lisburne runs in the Eton College Junior Steeplechase." Further on we are told that "among the competitors in the junior steeplechase were the Earl of Lisburne, who, the seventh of his line, is sixteen years old, and the owner of 42,800 acres, and Viscount Carlton, the sixteen-year-old son and heir of the Earl of Wharncliffe. Neither of these boys finished anywhere near the front." Then why make such a fuss about them? We have become accustomed to see papers grovelling at the feet of infant princes and recording their smiles or their slobbers as matters of supreme importance, but surely they might draw the line at recording the unsuccessful efforts of unfortunate youths who may one day be destined to exhibit themselves in the House of Lords, if by any chance that assembly survives long enough. It is really very unkind to pillory the youngsters and gloat over their failures, when they were probably doing their best. We have a picture of a grinning youth squatting on the grass, and it is accompanied by the following portentous information: "The Earl of Lisburne takes off his walking shoes before the race." We suppose that, in the opinion of our contemporary, the event is remarkable because powdered menials were not present to assist him in his toilet. Another picture gives us a harmless little boy with long ears and bare legs. This, we are told, is "Viscount Carlton ready for the start." Later on, we see the same little chap "very exhausted (*sic*) after his run, lying on the ground after the finish." All this is quite enough to make anybody love a lord. If we dared ask a favour, we would beg the *Daily Mirror* for a sequel. We should much like a snapshot of "the sixteen-year-old Earl of Lisburne and Viscount Carlton being chaffed by their little schoolfellows."

The Macedonian debate was a great waste of time, and might very well have been given a miss in favour of more important subjects which followed it on the order paper. Even Mr. Balfour could find nothing to grumble about, and everybody, except a handful of frowsy fanatics, agreed that the Government had done all it could to help the "oppressed nationalities." The mover's best argument was that "a cry from Macedonia was heard and responded to 1,800 years ago by the Apostle Paul," and no one succeeded in showing that any further response would be useful or necessary. We have no very great enthusiasm for Sir Edward Grey as Foreign Minister, but he was certainly very successful in crystallising the situation when he said there was no question of setting a unit free, "but a question of arranging some system under which the different sections of the population shall be saved from one another." We were glad, also, to hear that "pressure has been brought to bear on the Bulgarian and Servian Governments to prevent bands marauding into Macedonian territory," and we are convinced that if only that pressure can be made effective, the whole Macedonian question will be solved. There has been a great deal of talk about the conflicting interests of the various Powers which constitute the Concert of Europe, but no hesitation, cowardice, or interest ought to prevent them from controlling two beggarly little states, whose ambitions are an incessant source of trouble. If the Balkan Committee were worth its salt, it would tell the world something about atrocities committed by Bulgarian and other Christian bands, instead of simply continuing its tedious campaign of calumny against the poor old Turk.

One of the many silly little things which constantly afford us irritation is the reckless prodigality with which many writers indulge in inverted commas. Of course, anyone with the faintest grain of common sense is perfectly aware that these signs are only justified when they are used to indicate a speech or a quotation. We are not sure that we would go further and follow the French, who are quite successful in indicating speeches without having recourse to any marks. Good morning, my Lord, said the bold, bad baron, is, after all, just as intelligible as "Kiss me yet again," she murmured, in his long and hairy ear. But many writers deem it necessary to use inverted commas in connection with any words which come at all into the category of slang, or smack in any way of vulgarity, even of popularity. For instance, we often find: She "chucked" him a "bob," Roberts gave a "miss" in "baulk," or We never heard such "rot" in our lives. This is an affectation of superiority. Other scribes can never mention a pet or abbreviated name without the inevitable commas. Thus: Mrs. "Willie" James wore a ravishing toque of crimson fig leaves, Mr. "Bobby" Peel was among the guests who graced the festive board, or Mr. "Jack" Hughes raised his hat with that perfect grace which always characterises a Welshman. That is diffidence, and shows that the writer could not possibly be on terms of intimacy with such great people. Finally, we have various popular writers, among whom Miss Marie Corelli is, perhaps, the most conspicuous, and certain gushing letter-writers, who will imprison almost any word between inverted commas without any sort of rhyme or reason. They probably imagine that inverted commas serve to emphasise a word, and we suppose that sometimes they grow tired of underlining phrases which they would like to scream.

From information received, Scotland Yard has arrived at the conclusion that the London taximeter is a liar. It appears that if you take a taximeter cab, say, at Charing Cross, and instruct the engincer to chauff you to St. Paul's, it will probably register a different sum to that shown for the return journey. This won't do at all, of course. A taximeter isn't a City clock and ought to tell the truth as far as it goes, especially at eightpence a mile. No more taximeters are to be allowed on cabs, therefore, until they have been passed and sealed by the Physical Laboratory at Kew. As a charitable supposition, it may be that some of the taxi-cabs are charging too little. Nobody wants to rob a poor shareholder of his profits or a poor chauffeur of his pickings. The seal will put matters right and restore public confidence in an invention designed as a boon and a blessing to a long-suffering people.

Not being of the tribe of jingoes, we can accept without suspicion the assurance of the German Ambassador, that in regard to the relations between Britain and Germany "there is no skeleton hidden away in the cupboard which might show its ugly form at an unpropitious moment." The jingoes, on the other hand, will doubtless mutter the old, old cynicism that Ambassadors are sent abroad in order to lie for their country. As a matter of fact, the official relations between Britain and Germany were never better. There is a heartfelt desire in Berlin, as in London, to multiply the opportunities of amity. "Good relations," Count Metternich told the London Chamber of Commerce in the course of his speech, "were a stronger protection than armies and fleets." This of course exhausts the obvious. We wish it were as true that an increase of good relations could prevent the increase of armies and fleets. But, apparently, with countries, as with men, friends are to be treated as friends with the reservation that some day they may be enemies. This is why all the wise Ambassadors keep their own secrets—and all the foolish ones don't.

Just a word in hearty commendation of the little Bill which Mr. Jesse Collings (he of the three acres and the cow) has introduced into Parliament with the object of promoting Nature study in elementary schools. The idea is to provide for school gardens and such collections of specimens of plant and vegetable life as will serve to illustrate the instruction given. The love of flowers is implanted in most of us; the knowledge how to grow them at their best is the possession of but a few. Yet for the poor, as for the rich, opportunities of flower culture are always present in a degree. A small back-yard, a most tumble-down window-sill, even the flattened roof of a slum dwelling may in some sort be turned into a little garden of beauty. It is for this reason that Mr. Jesse Collings' Schools Gardens Bill deserves support. Teach the children to love and make gardens while they are young, and they will never wish to be without them when they are older.

Now we shan't be long. According to one of the Parisian papers, an aerial transport company is inviting subscriptions for a service between Paris and London. Apparently the directors of the company have been inspired by the Tennysonian vision—

> Saw the heavens filled with commerce, argosies of magic sails,
> Pilots of the purple twilight, flutt'ring down with costly bales.

But poets have a knack of seeing a long way ahead, whereas people with hard cash to invest like their capital secure, and their interest paid early and often. On the whole, this aerial transport company seems rather too previous. Merchants in Paris with goods to send to London will no doubt continue to transport their costly bales by rail and steamship for several years to come. Still, if anybody would like to speculate, let nothing here said stand in his way. Life would be a queerer sort of thing than it is if it were not for its uncertainties.

Revelations as to the insurance policies effected on the life of the late King Carlos probably supply a key to the species of political madness which was the indirect cause of his terrible death. His Majesty was so deeply in debt that he had heavily mortgaged his life policies. When, therefore, Franco increased his Civil List, it may have appeared to the King that a new way was open to the Royal comfort through the dictatorship—with no Parliament to ask nasty questions or subject the Royal expenditure to criticism. So Franco went his draconic way, as dictators have a habit of doing, without check and without thought of the bloody Nemesis drawing nearer and nearer to the palace gates. Franco came into the life of King Carlos at an hour propitious for disaster; he did not pass out of it till the disaster was accomplished.

A rather too observant solicitor has appeared for a plaintiff in the Clerkenwell County Court. He demanded from the defendant how much he spent on cigarettes and tobacco in a week. "Why do you ask?" queried the Judge. "There is a difficulty of proving means in this Court," was the reply, "and I hold that a man who comes here with his fingers saturated with nicotine must spend a considerable amount of money in cigarettes." An order for ten shillings a month was made; surely a valuable hint to debtors Clerkenwell way. Let them forsake the stainful cigarette, and take to the stainless pipe; or at any rate keep their hands in their pockets while in the witness-box.

Editors are supposed to know everything, especially when they have nice hair, like so many who sit in the seats of the mighty at Carmelite House. One would therefore suppose that the gentleman who directs the *Evening News* would at least know the meaning ot

"metabolism" and "protoplasm," even if he did not understand anything about them as matters of science. Yet we find him saying in his editorial columns that "Professor Bottomley defines a lie as 'a metabolic activity of protoplasm'"; which attributes nonsense to our distinguished namesake, just as it reveals unacquaintance with the dictionary on the part of our contemporary. What Professor Bottomley said, in terms of science, was that *life* is "a metabolic activity of protoplasm"—surely a very different matter. The scientific definition of a lie is the unaided work of Mr. Winston Churchill.

Our friends the French appear to have spies and traitors on the brain. For some time past a German officer has been living at Mendon, where the trial ascents of the French military airships have been taking place. On several occasions the officer was observed to be watching the trials with absorbed interest. He even asked questions about them "from anybody and everybody in the cafés." The other morning he found a policeman at his door with an order for his expulsion, signed by M. Clemenceau, and, willy-nilly, he had to depart across the frontier. This should be a warning to Englishmen who go over to France to refrain from gaping up in the sky when military airships are about, and to avoid asking questions about French military affairs in public places. We have ourselves been ordered to move on while watching an "awkward squad" at drill in a French barrack yard. Probably the officer in command thought we were trying to steal the design of the recruits' baggy trousers.

The £1,000 damages awarded to Mr. Johnson, M.P., ought to act as a salutary lesson to those people who imagine that because a man is a Member of Parliament, he is a legitimate target for any sort of libel or slander which comes to the point of their pens or the tip of their tongues. Mr. Justice Bucknill says: "If a man went to the House of Commons he must expect hard knocks"; but the hard knocks should be given with the recognised shillelaghs of political warfare and not by the poisoned weapons of private malice. It is neither more nor less true that if a man goes to the Judicial Bench he must expect hard knocks also; yet if, in whole or partial justification, a man who charged Mr. Justice Bucknill with corruption were to say, "O, but a man who becomes a Judge must expect hard knocks," we wonder what he would think of the pleading. With the exception of this somewhat hackneyed judicial phrase, no exception can be taken to the summing-up of his lordship, whose well-balanced judicial temperament is a matter of common knowledge. Happily the jury gave the "hard knocks" theory, as applied to politicians defending their private characters, its quietus; and in the future the less we hear of it from the Bench the better. It isn't every M.P. who possesses our own placid and benign temperament.

We do not wish to appear pharisaical, but we are entitled to point out that our book reviews are written quite independently of our advertising department, whereas indiscriminate praise is the order of the day in the literary department of nearly every other newspaper. We quite agree with a contemporary, that it would be more honest to pick a man's pocket than to persuade him to buy a bad book. Publishers, however, have been so terribly spoiled by flattery that they have now come to regard any adverse criticism almost in the light of a personal attack upon themselves. An instance of this has just been afforded by Messrs. Greening. They published a book, called "The White Rose Mystery," and Mr. Vivian drew attention in these columns to what he considered its shortcomings; and now they are evidently beside themselves with fury that anyone should dare to disapprove of any of their publications. They have vented their indignation by indulging in personal attacks upon our critic. Not content with inserting a somewhat childish retort in an advertisement which was distributed broadcast throughout the press, they have now gone to further lengths in the columns of a comical little monthly publication, appropriately named the *Imp*, which they distribute gratuitously to puff their wares. Their delicate and convincing way of controverting the allegation of dullness brought against their book, has been to state that Mr. Vivian "is no longer young," to suggest that he is bearded and bald, to regret that he "does not possess that saving piece" (*sic*) "of humour which would prevent him making himself ridiculous," to call him "egregious," evidently under the mistaken impression that this word is an insult, and, finally, to proclaim that "to be abused by Mr. Vivian is in itself a recommendation." We will content ourselves with asking what on earth is a "saving piece of humour," and whether a publisher is to be permitted to assert a censorship of reviews.

From time to time the outside world gets an inkling of the high moral and aristocratic social code which is observed and worshipped by the officers of the Brigade of Guards. We have "revelations" occasionally in the courts, and "ragging" we know is a pretty fashionable pastime. Therefore it is easy to believe the rumour in the clubs to the effect that a smart young lieutenant in the Scots Guards, who recently wedded one of the most charming ladies on the stage has been, asked to send in his papers "because he married an actress." It is not so very long ago that a certain captain, a real good fellow, took for his wife the millionaire widow of a well-known financier. He was devoted to his profession, and he and his partner were ready to lavish money on the battalion. But caste was too strong, and he had to go. Is it any wonder that Mr. Haldane, when he has the pruning-knife in hand, snips off a few of these ornamental branches?

We might add another instance of military superiority to things mundane. In most officers' messes, a penny paper is something too common to be touched, and as for a halfpenny one, well, it is too plebeian for even shaving purposes. In one garrison during last summer there were a number of cricket enthusiasts, and they naturally wanted the latest scores. But a *Star* or *Evening News* would desecrate the mess. Besides, how could a common halfpenny appear in the accounts? However, with that resourcefulness which characterises the British officer, a way out of the difficulty was found. The librarian was told to buy four copies each evening, destroy three, and cut out the cricket intelligence and place it on a board! The same librarian, by the way, can tell how each month he religiously cut the leaves of the *Nineteenth Century* and faithfully thumbed it for appearance sake. The only rush he ever had was for the *Pink 'Un* and the *Winning Post!*

The "German spy in the Eastern counties," is no new scare, and the *Daily Telegraph*, in giving it publicity, is only once again calling attention to a matter that for the last two or three years has received the most careful attention of the War Office. Certain investigations made about twelve months ago would have made some "sensational" copy for our contemporary. Numbers of old country farmers in Suffolk and Essex were housing, as agricultural students, young gentlemen from the Fatherland, who were sometimes caught wandering about the fields making notes, and generally "spying out the land"! But our War Office—we must give them credit for doing some things sensibly—did not go into hysterics over the affair. No Power would be fool enough to attempt to land a hostile army on the East

Coast. General French, in those manœuvre antics four years ago at Clacton, came to grief over the job, although he had friendly hands to help him ashore. We can assure the frightened "War Correspondent" of the *Daily Telegraph* that military preparations were long ago made for meeting the invader not only on the East, but on all our coasts.

One department at the War Office of recent creation has played badly with that type of officer—of the stage villain pattern—who has a deep-rooted objection to paying his debts. The special duties of this department are to investigate tradesmen's claims, and, if genuine and reasonable, they are remorselessly deducted from the officer's pay. This may appear to be an interference with the liberty of the subject, but some who hold his Majesty's commission require extraordinary treatment. Why, in the old ramshackle building in Pall Mall, with its countless corridors and exits, there were "gentlemen" who had managed to dodge writs for years! And those who were after these men's bodies were generally jewellers and florists. Now if you have a slippery customer in the Army you may send in your bill to the War Office direct.

At the time of going to press (Monday evening) we regret to state that the Prime Minister is lying in an extremely critical condition, and we are bound to now add to our previous warning that an immediate retirement from public life is the very least blow for which the country must be prepared. We also understand that the opposition to the Licensing Bill has assumed so serious a character that its Second Reading, at present set down for Monday next, is likely to be postponed for several weeks.

What is Your Number?

OUR WEEKLY BALLOT FOR FIFTY HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published on this page.

To each of the holders of copies of JOHN BULL bearing any of such numbers we will, upon production of a sufficient portion of the cover to identify the date and number, pay the sum of ONE GUINEA, in return for his (or her) using his best endeavours for one week to increase our circulation.

The following claims have been received for issues of January 11th, 18th, and 25th:—

Mr. JAMES DAVIS, 2, Strath Terrace, St. John's Hill, N.W. (No. 56952).
Mr. WM. LEECH, 11, Arlington Street, Pallion Road, Sunderland (No. 37146).
Mr. E. O'HALLORAN, 325, Thorold Road, Ilford, Essex (No. 83981).
Mr. OSWALD WESTON, Ben Lomond, Leigh-on-Sea (No. 76733).
Mr. R. JACOBS, 83, Glengall Road, Cubitt Town, E. (No. 68420).
Mr. THOMAS L. LE CRAS, 4, Palamos Road, Leyton (No. 41282).
Mr. GEORGE W. SERGEANT, 3, Great John Street, Deansgate, Manchester (No. 92992).
Mr. C. MACBEAN, 28, Rundell Road, Malda Hill, W. (No. 25466).
Miss J. G. COLLINSON, 63, Regina Road, Tollington Park, N. (No. 21214).

The following are the fifty numbers for our issue of FEBRUARY 1ST:—

43; 1579; 2953; 3085; 3315; 7368; 8133; 8208; 9049; 10259; 18550; 23278; 24914; 27989; 29099; 35164; 37751; 48666; 48906; 49150; 53178; 53616; 56174; 56196; 57130; 58707; 59202; 60046; 60518; 62904; 63058; 65706; 69200; 70579; 70768; 72740; 75910; 84390; 90771; 92029; 92366; 96500; 96785; 97147; 97607; 100328; 100754; 102100; 105897; 110781.

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED APRIL 11TH (PUBLISHED APRIL 9TH).

"John Bull's" Biscuits.

For announcing that, at the Sheffield baby-show, "breast fed babies have to bring their mothers,"
THE *SHEFFIELD DAILY TELEGRAPH*
TAKES THE BISCUIT.

For describing Karlsbad as in Germany,
THE *DAILY MIRROR*
TAKES THE BISCUIT.

For stating in one column that the Queen of Portugal was born at Twickenham and in the next column that she was born at Seville,
THE *DAILY MAIL*
TAKES THE BISCUIT.

For publishing an article entitled "Servants not Wanted," describing an electrical device which "notifies the servants in the basement" that a visitor has arrived at the front door,
THE *DAILY MIRROR*
TAKES THE BISCUIT.

For stating that a tradesman was fined "for having sold as butter a MIXTURE *which on analysis was found to contain one hundred per cent. of margarine,"*
THE *SHIELDS DAILY GAZETTE*
TAKES THE BISCUIT.

For stating that "thirty-two deaths were registered (fifty-two males and forty females), including thirty-four children under one year old,"
THE *BARRY DOCK NEWS*
TAKES THE BISCOUIT.

For stating, at the Preston Brewster Sessions, that "One room is very damp, and is only used for drying clothes,"
INSPECTOR CLAYTON
TAKES THE BISCUIT.

For announcing that "The preachers for next Sunday will be found on the notice board outside the church during the week,"
THE MINISTER OF A BRIGHTON CHURCH
TAKES THE BISCUIT.

For losing 12 matches out of 14 in 1907, and deciding that, "owing to the great success of the Club, it is proposed to arrange more matches this coming season,"
THE MEREWORTH INSTITUTE CRICKET CLUB
TAKES THE BISCUIT.

For stating that Mr. Arthur Willey, a celebrated Leeds solicitor, who is Chairman of the Leeds Board of Guardians and a Councillor of the town, "wore a sequinned gown of black ninon, with hem of black velours" at the Lord Mayor's Ball,"
THE *YORKSHIRE EVENING POST*
TAKES THE BISCUIT.

For inviting "all hairdressers (Union and Non-Union)" to attend a smoking concert at Pontypridd, and adding to his invitation the words "No admission,"
MR. W. H. THOMAS
TAKES THE BISCUIT.

For arguing in a law suit that, "as each of the ten hives contained from 30,000 to 60,000 bees, there was an army of a million bees to attack the plaintiffs in their gardens,"
MR. ROMER
TAKES THE BISCUIT.

For writing to the "Westminster Gazette," "I have before me the report, in the East Kent Times of March 9th, 1904, of a speech delivered in March, 1907,"
MR. J. W. WEIGALL
TAKES THE BISCUIT.

For advertising under the heading "Where to stop in Colchester," the following "places of amusement—The Hippodrome, High Street, and St. Martin's Church,"
THE *COLCHESTER AND DISTRICT ADVERTISER*
TAKES THE BISCUIT.

DUBLIN CASTLE VICE.

A COMING BOMB.

Murder will out, and so will lesser crimes. Having petitioned for a fair trial for his brother; having with dignity asked for the justice to which he is entitled, and hoped for that same justice which is the due of British subjects under Magna Charta, and hoped in vain, Mr. Pierce O'Mahony has determined that the great scandal that surrounds the disappearance of the St. Patrick's jewels, through the action of the Irish Government, shall be laid bare. He acts in no vindictive spirit, and the step he is about to take is the only course open to any honourable man who has the clean name of his family at heart. For, it must be remembered, he wanted the inquiry not to clear his brother from any suspicion in connection with the disappearance of the jewels—for suspicion never rested upon him—but to free him of as foul a charge as could be laid upon any man.

The King's Mistake.

Let us out with it. The inquiries of the police led to the discovery that a member of the Office of Arms and an intimate friend of that member's were mixed up with a gang of repulsive brutes in England. He reported this to the King, and asked that the whole Office of Arms should be reconstructed, assuming that Sir Arthur Vicars knew this man's character—which he did not. The King trusted his Minister and ordered reconstruction. But his Majesty made one mistake. He forgot to give this innocent victim, Sir Arthur Vicars, an opportunity to clear himself of the foul and unfounded charge secretly brought against him. Hence the determination of Mr. Pierce O'Mahony to lay the case before the world without the aid of any Commission, and to ask for the verdict of the public, which verdict will remove from the family name a stain cruelly cast upon it. He is not to be blamed. He approached the Lord-Lieutenant and Mr. Birrell on many occasions, and vainly asked for bare justice. He wrote to the King, and his letter was acknowledged by royal command. He wrote to several personal friends of his Majesty begging them to let the King know that his Irish Government were rushing the nation towards the disclosure of a terrible and unsavoury scandal. All to no end. He in despair wrote a letter to the Speaker of the House of Commons, charging Mr. Birrell with having acted in a highly dishonourable manner, and with having wilfully deceived the House of Commons. He hoped that this letter would result in his being called to the bar of the House, and probably imprisoned in the Clock Tower. But the letter failed in this respect. It was acknowledged duly by the Speaker; but Mr. Birrell took the kick lying down, in which position he received every other thrust administered by Mr. O'Mahony.

The Thieves.

Let us pass over the actual theft of the jewels with the remark that they are believed to have been stolen through the agency of an "abandoned ruffian," whose task was an easy one. He is believed to have been assisted by a "worse abandoned ruffian." These titles were given to the individuals, by the way, by Mr. Birrell himself. It was because he knew one of those "abandoned ruffians" that Sir Arthur was recommended for dismissal, and the recommendation seemed to imply that Sir Arthur's character, too, was affected. In Sir Arthur's defence Mr. O'Mahony rightly pleaded that his brother knew nothing about the private character of one man who was named by the authorities. He further pointed out that if the character of one of the "abandoned" ones should have been known to Sir Arthur Vicars, who saw him only occasionally, it should have been known also to his high-life intimates in England, who included some men of title.

A Swamp of Infamy.

Why was the inquiry refused? Mr. Birrell was against it, and was against the King even reconsidering the case of Sir Arthur, because his Majesty would have discovered that he had been misled. But there was a more weighty reason still against the inquisition. The police had unearthed a great scandal which involved several in high circles in England. They had stirred up a foul and wide-spreading swamp of infamy, and the King, to whom report had to be made, was filled with horror. He forbade an inquiry because, to put it plainly, he did not want London to be bracketed with Berlin. This desire of his Majesty's is to be respected by everybody who has the good name of England at heart. But, unfortunately for the same good name, it is necessary for the honour of some innocent persons concerned that the story should come out, and out it is to come. It cannot be prevented by all the power of England, and within a short time Europe will be familiar with a blot on English society that will shock the world.

Lord Haddo.

There was something pathetic about Mr. O'Mahony's last appeal to the Viceroy. He pointed out that Lord Haddo's name had been mentioned by the witness Shackleton. He urged that it was his Excellency's duty to clear that name, as it was his own to clear Sir Arthur Vicars'. His Excellency is silent. It is asserted in well-informed circles that the jewels are back at the Castle, and that close upon £20,000 was paid to release them; but they will not be displayed in public for some time. The story of how the money was obtained to redeem the insignia is an interesting one, and, if true, it suggests that the recent discussion concerning the granting of titles was timely, since it is said that the "philanthropist" who came forward will be the next Knight of St. Patrick!

An Irish Dreyfus.

The national honour is dear; but dearer still to a man is his family honour. If the foul aspersion cast upon the honour of Mr. Pierce O'Mahony's family had not been cast upon it, matters would have eased down. Even if Mr. Birrell had acknowledged that he was wrong, if he had made amends to this extent, those aggrieved would have said: "We are satisfied." But now the whole story is to come out, and what a story it will be! It will prove to the hilt that Sir Arthur Vicars is a Dreyfus. It will disclose an amazing official conspiracy that aimed at the ruin of an innocent man. It will show that Dublin Castle did not respect confidential correspondence, but disclosed as much of it as served their own ends. It will show how the police hounded innocent people, how they gave a solemn undertaking to keep the names of informants secret, but immediately afterwards made them public, and how the unnecessary publication of names led to the dismissal and ruin of several who had no more to do with the theft of the Castle jewels than the Sultan of Turkey had. Everything fair and foul was done to blacken Sir Arthur Vicars, and one piece of official infamy deserves in particular to be made known. At one time suspicion attached to his coachman in connection with the robbery, and it happened that he was then about to leave Sir Arthur's employment. He was interviewed by the police, and Inspector Kane announced that there was not a tittle of evidence against him, and the Dublin police concurred. Afterwards the man made up his mind to go to America to look for employment, and told Sir Arthur so. Sir Arthur had suspected his coachman, and, finding he was innocent, he felt he owed him some reparation, and he agreed to pay the man's passage to America, and to give him £5 to enable him to land. He told the man to report to the police that he was going. Sir Arthur also told the police himself. Imagine his astonishment when he learnt that it had been brought as a serious charge against him by the police that he had sent his servant to America to get him out of the way, and that the police had deliberately withheld from his Excellency the fact that they had themselves informed Sir Arthur that they were convinced that his servant knew nothing of the robbery, and that they had been informed that he was going to America. Could Russia even go one better?

Mr. O'Mahony's Proposal.

Mr. O'Mahony's proposal early in November last, to meet the difficulty of asking his Majesty to go back on his decision, was to reconstitute the Office of Arms, to take from Sir Arthur the custody of the jewels, which was only put on him in 1905, and for which he received no salary, to take from him all his Court duties, and to re-appoint him Ulster King of Arms, to fulfil his duties as Herald, Genealogist, and Keeper of Pedigrees, etc. That is, to place him in exactly the same position as that occupied by Lyon King of Arms in Scotland, who has no Court duties, and no care of Crown jewels. Mr. O'Mahony considered that the fact of Sir Arthur being re-appointed by his Majesty would be a complete and satisfactory vindication of his character.

Sir Antony Objects.

This suggestion was warmly taken up by his Excellency, and verbally by Mr. Birrell. Unfortunately, before it could be fully carried out, Sir Antony MacDonnell came back from America, and upset the whole coach.

An interesting feature of Leng's Library, the popular new fictional series of sevenpenny books, is the appearance of an entirely new work by the popular collaborators, Mrs. C. N. and Mr. A. M. Williamson. This tale, "Love and the Spy," is a brilliant piece of work. Other of the first volumes in the Leng Library are "Mr. Horrocks, Purser," by Cutcliffe Hyne; "Carlowrie," by Annie S. Swan; and "The Great Court Scandal," by William Le Queux.

Civil Service Waste and Incompetence.—II.

Facsimile of a draft letter as "revised" by an Examiner of the Board of Education. For partial reading of the Examiner's hieroglyphics, see our Editorial Notes.

to the College ~~is~~ are registered should be entered. In the sixth column ~~those~~ candidates ~~who propose~~ seeking to qualify for admission to the College by passing the P.E.C. 1908, should be distinguished by an asterisk being placed opposite their names from those candidates whose qualifications ~~will be~~ are derived from alternative Examinations. It is requested that the seventh and last column may be left blank for use in this Office.

The Board will be glad to receive the Forms carefully filled up in accordance with these instructions not later than Saturday, April 11th. They will then supply you in due course with a list in order of merit of those of your applicants who have attended ~~Part II. of~~ the P.E.C. 1908. The list will include both those candidates who have been successful in the Examination and those who have failed to pass. ~~Against the names of the latter will be placed the letter "F" indicating that they have failed.~~ Against the names of ~~the former~~ successful candidates will be placed the appropriate figure to indicate their position in order of merit. The total number of names on the Board's list should therefore be the same as the total number of names entered in the College list, against which an asterisk is placed.

C.A.

18. 2. 08.

B & L (c)—54695—100000-1-7
63659—100000-8-7

AMONG THE MUMMERS.

The English Play Society: A Rejoinder.

In the somewhat unsatisfactory letter which Mr. Lyddell Sawyer, "Chairman and Hon. Manager" of the English Play Society sent to this Journal last week—in reply to my adverse reflections on the "Prospectus" of the Society—there were two or three points worth further consideration I had alluded to the semi-philanthropic pretensions of the Society; Mr. Sawyer says the Society "makes no claim whatever to association with philanthropy." I can only conclude that Mr. Sawyer has forgotten already the contents of those gushing circulars with which Mr. Sawyer a few weeks since bombarded the newspaper offices of the metropolis. Indeed, he seems to overlook his own description of himself as "hon." manager. A honorary manager is a manager who gives his services, I take it—that is to say, an out-and-out philanthropist. The services of a honorary manager may be only worth as much as they cost, or less, or more; that is not the question. They constitute not "semi-philanthropy," but the whole hog. Miss J. Burton, the treasurer, proposes also to help the Society without fee and without reward. She likewise is a philanthropist in consequence, whether she deny the label or not. The members of the Executive Committee (including a relative of Mr. Sawyer) are described as honorary sometimes, and sometimes not; but for the present, at least, I assume they will draw no fees.

Absolute Bureaucracy.

For the Executive Committee, under the rules of the Society, could, if so they chose, absorb every farthing of the funds, legally and regularly; and the members would have no *locus standi* whatever beyond the meagre privilege of post mortem protest. I have seen many prospectuses intended to secure the undisturbed reign of a bureaucratic clique for a prolonged period; I have never seen one that more completely attained that end than this of the English Play Society. Of course, if aspiring makers of plays should be willing to join the Society on these terms, all well and good; my only object is to show them exactly what is the meaning of a body of rules which they may not otherwise understand until after they have paid their money and taken their choice.

Semi-Philanthropy and "Hon." Service.

As bearing on the twin questions of semi-philanthropy and honorary service, I will quote briefly from the first circular which reached me with reference to the Society, Therein I was informed:—

> The Management is composed entirely of Honorary Members, who, in their admittedly onerous task, venture to appeal almost as a right to everyone interested in dramatic entertainment to give the Society support by becoming members. At present, the Management knows of absolutely no source other than The English Play Society may provide, where that "social pariah," the ordinary author of plays, can turn to obtain practical and progressive advice, guidance, or encouragement in his or her work. The nearest approach to this help comes from such organizations as produce a very limited number of plays each season, chosen apparently by some unexplained process of selection from MSS. which represents hundreds of plays submitted. The huge residue of these works seem, in these cases, to be unfortunately returned without assistance of any kind, to the author, or any other attempt being made to avoid this wholesale discouragement of dramatic effort. The English Play Society comes into being, venturing to hope it may be fortunately able to introduce a little more system and approximate recognition than hitherto into the affairs of the dramatic author; this, not only by producing plays which obtain the Society's Diploma, but also by very carefully recording and awarding the degree of merit of *every other play* which may be submitted by members for examination.

If the opening sentences of this twaddle do not spell "semi-philanthropy" as clearly as the closing sentences hint at good business, may I never have the pleasure of reading another bucket-shop circular in my life. I do not suggest that the English Play Society has any further relationship to the bucket-shop than the purely accidental resemblance of its promoter's literary style to that of the "shent-per-shent" school of letters. P.

A CUP OF BEEF TEA FOR A 1D.
WITH DOUBLE THE USUAL NOURISHMENT.

A short time back, in an English Court of Justice, some of the most eminent Analytical Chemists in England made sworn statements that a cup of Beef Tea made from a 1d. tablet of Ju-Vis contained double the nutriment contained in a cup of Beef Tea made of best known makes of Extract of Meat, according to the directions given. Such exceptional quality at so low a price will undoubtedly appeal to everybody. Ju-Vis is guaranteed to be made solely from Extract of Beef and Gelatine, with valuable vegetable properties added, the vegetable much improving the flavour.

If you are not already using Ju-Vis, you should certainly send to your Grocer for some 1d. tablets without delay. They are such a boon for Soups, Gravies, Joints, Hashes and Stews, and once you have tried Ju-Vis you willl certainly never be without it again.—[Advt.]

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

Dress Details.

How much there is in the World of Fashion to chronicle at this time of year. As the flowers seem to sprout visibly in the spring, so do new items of the coming Mode make their appearance day by day. It is now certain that plain materials are quite out of the running, just as they were last year. Checks, plaids, and, above all, stripes, still hold their own. But every season insists on having its own particular distinguishing mark, so that the stripes of 1908 differ from the stripes of 1907. Last year all lines ran straight down or across the fabric, but the new fashionable design is a zig-zag, "featherbone" being the correct and highly descriptive term.

Flaring Colours.

Colours, the most brilliant, are being offered for our gracious approval, a goodly number being more striking and unusual than attractive. There is a sickly sort of yellow—something like mustard that has stood too long—and an equally unpleasant shade of spinach green, that are making a valiant bid for our favour. Evening coats are being largely made in the most flaring of pinks, blues and greens, but these garments are, of course, especially designed for wear under the subduing effect of artificial light. Dainty colours may be more charming, but the woman who wishes all the world to observe that her opera-wrap is a thoroughly new production, had better invest in a garment of parrot-like brilliance.

Up-to-date Dresses.

Model skirts are invariably draped or tucked somehow and somewhere—often in a really ridiculous and laughable manner. The tunic effect—that is to say, an overskirt in some way raised or cut to show an underskirt—is one of the hall-marks of an up-to-date dress. This style is very graceful for a trained gown, but it does not look near so well on a short skirt. However, it is being largely employed on both types of gown. Another distinguishing hall-mark of The New, is truly quaint and weird and strange, and how the "small dressmaker" is going to grapple with it, I know not. This is to have the sleeves of the gown deliberately cut so as to look as if they were put in wrong—back side foremost! The vagaries of Fashion are often strange, but surely this is one of the most peculiar? As regards size, however, sleeves are being quite sensible; they are not too large and not too small, but just of reasonable dimensions. Coats and skirts are being made of different colours—a heliotrope coat braided with white will be worn with a white skirt strapped with heliotrope. Again, a pink coat trimmed with white lace will be designed for wear with a white skirt embroidered in pink.

Underskirts.

We are told the foundation of a thing is the most important part about it. A fond husband is said to have remarked that he fell in love with his future wife because she wore a pretty petticoat in spite of it being a rainy day, and are there not several songs extant on the charms of frills and flounces? So, of course, we must look to our underskirts, to either keep or rivet a man's attention. Well, it is not an expensive luxury nowadays. The newest thing in this line from the Gay City is a soft orion satin or satin merveilleux sun-rayed skirt with a broad French band and ruching round the hem. It is just the thing for a cloth costume, though, of course, the clinging evening gown requires as few underskirts as possible or the desired swathed effect is lost; in fact, I hear from Paris that some very particular ladies dispense with the nether garment altogether, letting the skirt lining suffice. Tell it not in Gath, and do not wonder that one hears of influenza.

Autre Temps, Autre Mœurs.

Domestics are evidently the latest thing to come under the revolutionary hammer. The owner of a mansion in Mayfair objects to men servants, so the maids are dressed in a style as nearly as possible appertaining to a man's livery. They have short, dark green cloth skirts, dark green coats with gold buttons, and long sleeves, also with buttons. A small lace and muslin apron and cap to match complete the uniform.

An Apology.

The Caxton Publishing Company, whose offer to supply all the books in its Catalogue on its well-known system of monthly payments has caused a sensation in publishing circles, begs to apologise to recent subscribers to the "BUSINESS Encyclopædia" for some unavoidable delay in delivery.

Although they made arrangements for a great rush of orders, the Publishers had not anticipated the extraordinary demand that has resulted from their offer to deliver the complete work for a first payment of 1s. 6d.

While craving the indulgence of subscribers for the inconvenience caused, they assure all intending subscribers that they have now made such arrangements with their bookbinders as will ensure the execution of all future orders without the slightest delay.

FOR BUSINESS MEN.

The "BUSINESS Encyclopædia" is like no other work in the world. It deals with nothing but business. While there are many Encyclopædias in the market, all professing to be of universal knowledge, they all exclude practical affairs; they ignore the multifarious interests of the Business man. The object of the "BUSINESS Encyclopædia" is to afford this special information. It is, therefore, no luxury, but a BUSINESS TOOL, and as such is indispensable to the CLERK, the COMMERCIAL TRAVELLER, the AGENT and MANAGER, the CAPITALIST and FINANCIER, the SOLICITOR and ACCOUNTANT, the MERCHANT and MANUFACTURER, the SHOPKEEPER, the TRADESMAN, and the PROFESSIONAL MAN.

It is INDISPENSABLE TO THE YOUNG MAN who means to succeed. In the "BUSINESS Encyclopædia" the ambitious man will find every detail relating to the thousands of matters on which he wishes to inform himself in order to increase his value in the commercial market.

The "BUSINESS Encyclopædia" will prove equally valuable to the mature business man. With this work beside him, the most diffident man may acquire confidence in his own capability, and, proceeding to put his own ideas into practice, may make of his business life a sure success. It is knowledge that counts nowadays; the man who wants to succeed in business must have specialised business knowledge. The following well-known firms and business men were amongst the first

Thirty Thousand Subscribers.

Harrods, Limited.
Waring and Gillow.
Thornycroft & Co.
J. S. Fry and Sons.
Huntley and Palmer.
Sir Thos. Lipton.
W. Whiteley, Limited.
Swan and Edgar.
The Chartered Co.
Faudel Phillips and Sons.

Marshall and Snellgrove.
Atlantic Transport Co.
C. A. Pearson, Esq.
Wernher, Beit, and Co.
Hackney Furnishing Co.
Imperial Tobacco Co.
Crosse & Blackwell.
Vickers, Sons and Maxim.
Derry and Toms.

Brinsmead and Sons.
Watney's Brewery.
Worthington and Co.
James Buchanan and Co.
Yost Type-writing Co.
North British Insurance Co.
Lloyds Bank.
Bank of Scotland.
London and Provincial Bank.

London and County Bank.
Institute of Bankers.
Institute of Actuaries.
Moulder Bros.
Forwood Bros.
J. and J. Colman.
Bovril, Limited.
Mellins Food, Limited.
Hamburg Steamship Co.

FOUR OPINIONS.

1. Messrs. J. S. FRY & SONS, Bristol:
"The volumes have already proved of great use to us and we would not be without them on any account. We strongly advise all commercial men to purchase the work. It is THE work par excellence for every business man to possess."

2. A TRADESMAN'S OPINION:
Mr. W. E. ROBERTSON, Tobacconist, Chepstow Road, Newport, Mon.:—"I am highly pleased with the 'Business Encyclopædia.' The volumes are remarkably cheap and your system does not in any way savour of the hire system; it is an ordinary business transaction in which a business man gets a very long credit."

3. A COMMERCIAL TRAVELLER'S OPINION:
Mr. G. E. ORAM, Commercial Traveller, Monton Green, Manchester:—"I find the 'Business Encyclopædia' most useful to me in my occupation as a commercial traveller. I have recommended the work to all my friends."

4. A CLERK'S OPINION:
Mr. G. W. READ, Clerk, Fortnam Road, London, N.:—"I never made a more gratifying purchase. I regard the 'Business Encyclopædia' as a most profitable investment, and I very much regret that such a work did not come my way earlier in life."

A FREE BOOK.

We have prepared a handsomely illustrated Book, "THE PRACTICAL BOOK," which will be sent to you free of charge, and which will show you how necessary the "BUSINESS Encyclopædia" is to YOUR success. It points out the danger to business men of their falling into a rut, and how to avoid this danger. It includes valuable specimen plates embodying J. Holt Schooling's comparative calculations as to the trade statistics of this and other countries, also facsimiles of useful business documents. And it will also tell you how to obtain the "BUSINESS Encyclopædia" for a first payment of 1s. 6d. only, the balance being paid by small monthly payments.

TO THE CAXTON PUBLISHING CO.,
CLUN HOUSE, SURREY STREET, LONDON, W.C.

Please send me, free of charge, a copy of "THE PRACTICAL BOOK."

NAME .....

(Send this form or a postcard mentioning this paper.)

ADDRESS .....

J. 63. .....

AMONG THE BOOKS.

By Herbert Vivian.

"The Myopes." By Marmaduke Pickthall. (London: Murray. 1907. Price 6s.)

"Said the Fisherman" is one of the books which I remember with the keenest delight, and I therefore fell upon a new work by its author with lively hopes. These have not been altogether dashed to the ground, but I miss the glamour of the Orient, I regret not to find a single sympathetic character. That, however, is merely a personal feeling, and I must recognise a work of a high order, great gifts of analysis, considerable ingenuity, and many amusing epigrams.

A young Englishman turns up at a fashionable hotel in Switzerland, after spending some years in the East, and cannot understand why people laugh at him.

> Was it his clothes? This suit had been the boast of a modish Greek tailor at Antioch, whose image, cross-legged in a kind of cave, came flushed before him, a protesting witness. It was reasonably new, and had passed muster on the journey. His hat, purchased at Venice, must be acceptable, he considered; his boots were whole and black, and mercifully hid his socks. . . . "What an appalling beard. Did you notice?" said a girl's voice on his left. In a trice he was all self-conscious. It was the beard, of course. Now that he came to reflect, he had not seen so big a beard on any man; only the aged seemed to wear beards at all.

So, "with cheeks aflame," he hurries off to a barber, and is able to appear at dinner as "a smooth-cheeked Englishman in evening dress." He has several skirmishes with his fellow-guests at the hotel, and a young lady starts a flirtation with him, to the great disgust of her brothers, who threaten him with personal violence. This precipitates matters, and he becomes engaged. They hurry the girl home to England, but he follows in the same train. Before long the engagement is recognised, but the girl displays unreasoning jealousy about a sort of cousin or foster-sister, who had been brought up with him from childhood. The marriage is not altogether a success, chiefly owing to the peevishness and jealousy of the bride. One of her brothers half kills the hero, who thereupon elopes with his foster-sister, thereby justifying a good deal of the jealousy. Public opinion, however, seems to be on the side of the eloping couple and against the injured wife. This might be all very well under the unwritten law in America, but seems to me improbable when the jury consists of English trippers in a Swiss hotel. However, on the whole, Mr. Pickthall keeps fairly well within the bounds of probability. Perhaps the least unattractive of his characters is the bride's third brother, who possesses distinct gifts of sarcasm, and occasionally surprises people by a sort of whimsical generosity. Some of his apish tricks are quite amusing. For instance, when the hero is on a trial visit to the family, the cynic mischievously advises him to make up to one of the most countrified brothers, knowing very well that this brother hates any form of gush, and that there will accordingly be something funny in the way of a snub. And there is. The cynic has also made a minute study of all the weaknesses of his family, and can make any one of them uncomfortable, at any moment, by skilfully treading upon a corn. Altogether, the book is clever and readable, though by no means prepossessing. I much prefer Mr. Pickthall in the East, which he does know, to Mr. Pickthall in the land of the tourist. And such mistakes as "Unredeemed Italy," or "buon mano" are to be deplored.

"The Enchanted Castle." By E. Nesbit. (London: Unwin. 1907. Price 6s.)

I always enjoy Mrs. Nesbit's stories for children, which are probably the best of their kind since "Alice in Wonderland." She possesses an amazingly vivid imagination, and yet tries to compel belief for the most incredible incidents; her language is always delightfully simple, yet we never feel she has condescended to our level. One of the most attractive episodes occurs when Mabel has become invisible by means of a magic ring. The other children take her to a fair, where Gerald blacks his face, and conjures with her.

> He went close to the door of a small tent, against whose doorpost a long-faced, melancholy woman was lounging. "Taken much?" he asked, and was told to go away with his impudence.
>
> "I'm in business myself," said Gerald, "I'm a conjurer, from India."
>
> "Not you!" said the woman; "you ain't no nigger. Why, the backs of yer ears is all white."
>
> "Are they?" said Gerald. "How clever of you to see that" He rubbed them with his hands. "That better?"
>
> "That's all right. What's your little game?"

The woman is a little sceptical about his powers, but when he has held out an apple and made it disappear into the invisible girl's mouth, and then suddenly reappear, apparently from space, she agrees to share in his enterprise. Having secured a pitch and an audience, he announces that he has an invisible accomplice, who will read aloud any letter which a member of the audience cares to hold out. This turns out to be somewhat embarrassing for a farmer who produces a letter about a mortgage on his farm. The tricks grow more and more marvellous. Indeed, as the author says, "there is really hardly any limit to the wonders you can do if you have an invisible accomplice." Finally Mabel passes him the ring, he announces that he will now disappear, and does so in face of the audience.

All sorts of other delightful events occur, the children get up theatricals, and make up an audience with great-coats, bolsters, caps and cardboard faces. Then someone incautiously takes up the ring and wishes that the effigies were alive. In a moment they are, and the most alarming complications follow. Another time, Mabel wishes she were four yards high, and immediately she is. Then the statues in the castle gardens come to life and bathe in a pool. Kathleen wishes herself one of them, and joins in their revels. The only sad part about the whole book is that, finally, the French governess takes the ring, and wishes that it may grant no more wishes. So there is an end to the marvels it can perform. But no doubt Mrs. Nesbit is already at work upon some fresh incantation with which to captivate us all.

"An Observer in the Far East." (London: Nash, 1907. Price 16s.)

The anonymous author of this book is evidently new to his subject, and has opened his mouth very widely to swallow all the fairy tales which abound in the Balkan States. In each successive country he imbibes a new theory, with the results that he now presents us with the most extraordinary hotch-potch of conflicting extravagances. Some of his attempts to reconcile rival claims are distinctly amusing. For instance, he tells us that "Bulgaria, it must always be remembered, is with Servia, the coming mistress of the Balkans." How this is to be accomplished, he fortunately does not attempt to explain. However, no one is likely to take him very seriously as a politician after reading his solemn pronouncement that massacres are committed in Macedonia by Greek bands, while Bulgarian bands are only there to preserve order; that Peter Karageorgevitch is animated by patriotic sentiment; that "the great majority of the Macedonian population is really Bulgar"; and that "within a few months" (of April, 1907) "the Balkans will be in bloody conflict." We must not, however, expect too much from him, for he frankly says, "I travelled there in order to have audiences with kings, princes, and Cabinet Ministers of the various countries in the Peninsula." And in his preface he asserts "private audiences were granted me by the various kings and princes of the Balkan States, and by His Imperial Majesty the Sultan." As a matter of fact it does not appear that he was received either by the King of Greece, the King of Roumania, the Prince of Bulgaria, or, unless I am much mistaken, by the Sultan himself. It is true that he claims to have been received by the Sultan, but I imagine, judging from his minute reports of interviews with other rulers, that he would not have dismissed an audience with the Sultan in a couple of lines. Perhaps he attended a Selamlik and saw the Sultan there and magnified the experience into an interview. Anyhow, he did see the Prince of Montenegro, the Queen of Roumania, and Peter Karageorgevitch. His narrative of those historic events is distinctly edifying. He drove to the Palace of the Prince of Montenegro, and "was received in the great hall by half a dozen bowing servants in scarlet and gold. . . . Then after a moment, the Prince—a brilliant figure—entered, shook me by the hand, and welcomed me to Montenegro." At Bucharest, he says, "As the bowing liveried servants had conducted me to the great entrance and up the large red carpeted horseshoe staircase, I was struck by the old-fashioned comfort, combined with taste everywhere displayed. 'So you have come to see our country, Mr. N———?' Her Majesty (the Queen of Roumania) exclaimed in English, smiling pleasantly, after I had made my obeisance, and she gave me her hand, saying, 'Au revoir.'"

There is a peculiar family likeness about all these audiences, even apart from the bowing and scraping. Evidently our anonymous author must be a very important person to attract so much servility on the part of menials in livery.

THE STOCK EXCHANGE INVESTMENT CORPORATION, Ltd., SECOND LIMERICK.

No matter how small the number of entries received the prizes will be paid in full.

Guaranteed **£600** Guaranteed

FIRST PRIZE - - £200

It is not necessary to enter the Limerick Competition to obtain this book, which will be sent Post Free to anyone upon receipt of a P.O. for 1/-

Second Prize, £100; Third Prize, £75; Fourth Prize, £25;

And 200 CONSOLATION PRIZES of £1 each.

☞ To guarantee the payment of the above Prizes, the total amount in Cash has been lodged by the Stock Exchange Investment Corporation, Ltd., with ☜

SIR H. G. REID, LL.D., J.P., Chairman of Judges' Committee, and CHARLES W. GREY, M.A., Vice-Chairman.

The above Prizes will be given to the Competitors who, according to the decision of the Judges, fill in the last line of the Limerick in the best way. No matter how small the number of entries received, the prizes will be paid in full.

The Competition will close on March 19th, and the names of Prize Winners will be advertised in the London dailies on April 2nd.

ALL YOU HAVE TO DO

is to fill up, cut out, and forward the Coupon below, together with an order for the new Handbook, "Success, 1908 Edition," and a P.O. for 1/-, payable to the STOCK EXCHANGE INVESTMENT CORPORATION, LIMITED, 8, UNION COURT, OLD BROAD STREET, LONDON, E.C., crossed "& Co." The word "Limerick" must be written on the top of the left-hand corner of the envelope.

Chartered Accountants' Certificate.

W. H. GOODWIN & CO., Chartered Accountants. 24, Coleman Street, London, E.C., 24th February, 1908.

To the Directors of the STOCK EXCHANGE INVESTMENT CORPORATION, LIMITED.

Dear Sirs,—

We have carefully examined the books of your Corporation from the 1st January, 1908, to the 21st inst., and certify that during that period you have paid away to clients a large number of cheques, varying from small amounts to over £1,200, and making in the aggregate a total of over £10,000.

We further certify that we have examined many thousands of letters received from your clients, and can state that the endorsements form fair samples, and represent their approval of your method of doing business.

We are, yours faithfully,
(Signed) W. H. GOODWIN & CO.

COMPETITORS, in addition to trying their skill, will also, by means of this useful book, have one of the best opportunities of obtaining a *regular weekly income* by the simple method explained therein, which has enabled many thousands of our clients to make large profits (one of whom recently received a profit of nearly £400 in fourteen days). THAT WE HAVE BETWEEN JANUARY 1ST AND FEBRUARY 21ST PAID AWAY OVER £16,000 WILL BE SEEN FROM THE CHARTERED ACCOUNTANTS' CERTICATE.

"Llandudno, December 7th, 1907.
"Many thanks for your letter and Contract Note just to hand. You certainly gave me a very welcome surprise, as with Denvers you have just doubled my capital in a few days. I therefore tender my sincere thanks for the way in which you have benefited me so far with your perfect system of safe investments. —R. W. S."

"Irvinestown, Co. Fermanagh, December 20th, 1907.
"Thanks for yours of the 18th, and for cheque. I hope your next purchase will do as well. It is certainly wonderful how you take care of and make such profits with such small amounts.—L. B. J."

"Co. Fermanagh December 21st, 1907.
"I do not know how to thank you for the way in which you are acting and have acted for me. All I can say is that you have astonished me, and your system of business beats all I ever anticipated or thought of. Accept my sincere thanks and best wishes.—L. B. J."

"Broadstairs, December 27th, 1907.
"The cheque received on Christmas morning was the largest Christmas-box I ever had or could ever expect to have in my life; It is nothing less than a miracle how you do it.—O. J. C."

"Wolverhampton, February 8th, 1906.
"I beg to acknowledge receipt of your cheque for £18 10s., for which I am greatly obliged. This is the third transaction I have had with you, all of which have been successful, and hope to deal with you again in a day or two.—A. I. W."

"Aldershot, February 10th, 1908.
"I acknowledge receipt of your letter of 8th inst., enclosing cheque for transaction recently closed. I must say it is really marvellous the way in which you deal with clients. I will again forward remittance in a day or two, when I hope you will again act for me, and be successful as on the other two occasions. Wishing you every success.—L. A."

"Liverpool, February 21st, 1908.
"I beg to acknowledge the receipt of cheque £62 10s., and am forwarding herewith a receipt for same. I must say I am very pleased with the manner in which you have operated my first three transactions, and hope to continue doing business with you. I shall send an order form and remittance to-morrow.—E. F. B."

"Winchester, February 22nd, 1908.
"I write thanking you for cheque of to-day's post. You truly are the 'Firm in the Know'—a real friend to a poor person. The only drawback is that I have so small a sum to send you.—B. J. H."

When a deal is closed we post cheques to our clients the same day, therefore they never have to wait for the usual fortnightly settlement.

☞ *The above few letters convey the approval generally expressed by our clients.*

This is one of the most simply written books of the day, avoiding all technical terms, and points out in the plainest way to the reader an assured method of making money.

☞ It is not necessary to enter the Limerick Competition to obtain this book, which will be sent POST FREE to anyone on receipt of a P.O. for 1/-.

COUPON. THE LIMERICK,

All want to make money, they say,
And find a good "tip" that will pay,
If so, let them go
To the firm "in the know."

.....

I enclose 1s. for your Handbook, "Success, 1908 Edition." I agree to abide by your published decision, and to accept it as final, and I enter only on that understanding.

NAME .....
J.B. 7.3.'08.
ADDRESS .....

.....

The Stock Exchange Investment Corporation, Ltd.,
8, Union Court, Old Broad Street, London, E.C.

No member of the firm or employee will be allowed to compete. Any number of solutions may be sent, written on plain paper, and accompanied by either separate P.O.'s or one for the whole amount. It is particularly desired that all solutions be sent in as early as possible, owing to the enormous amount of work entailed.

OPEN LETTERS AND POST-CARDS.

To the Earl of Rosebery, K.G., K.T., P.C., J.P., LL.D., F.R.S., F.S.A.

My Lord,—The conviction has been forced upon me with ever-increasing emphasis that modern scribes have lost all power of appreciating wit. I have a special grievance against them because I had made up my mind long ago never to bore myself again by reading any of your speeches; but the other day, my attention was attracted by a misleading headline, "Lord Rosebery's Humour," in the Parliamentary reports of several journals. Imagining that you must have broken out in a new *role*, I was tricked into wasting several precious minutes upon your words. Allow me to excoriate a few of your screaming jests. The only way in which I can separate them from the rest of your drivel is by looking for the places where they have been punctuated with "(laughter)." I have heard many arguments in favour of the abolition of the House of Lords, but none are, to my mind, so convincing as the misplaced cachinnation which proclaimed the presence of vacant minds in that extraordinary assembly. You extended your sympathy to Lord Crewe "in the extreme difficulty of the position in which he is placed." And the Lords laughed. You alluded to Lord Newton as your "noble and Macedonian friend." And simpletons sniggered. You prattled about "the airy grace of the butterfly. . . . with a pin through it." And tomfools tittered. You compared the advent of a bill from another place with that of a football "urged through the air by the lusty leg of a half-back." And the noodles were ready to burst. Perhaps the mistake was mine. Perhaps I ought to have noticed that the scribes did not announce "humour," but "Lord Rosebery's Humour," which is evidently not the same thing. If that is the best you can do, I can understand how it is that you and your humour are a drug on the market.

Having been sent off on this wild-goose chase, I may as well allude to the rest of your remarks, so that others beside myself may be spared the annoyance of wading through your speeches in future. Some mooncalf has dubbed you "the orator of the Empire." If your oration on the Small Holdings and Allotments (Scotland) Bill may be taken as a fair specimen, I should imagine that you could no longer be accepted even as the orator of the Empire Music Hall. I note the appalling redundancy, which indicates the slenderness of your vocabulary. In a few lines, which can, I suppose, have taken only a few minutes to deliver, the word precipitation occurs no less than three times and the word precipitately once.

You also afforded many instances of your taste and repartee. Here are two significant extracts:—

> Would it have given the noble Lord who introduced this Bill an indigestion if he had deferred his speech for ten days?
>
> My noble friend said we showed discourtesy to the Government. Oh, Heavens!
>
> The Earl of Crewe signified his dissent.
>
> The Earl of Rosebery: I will show my noble friend later on that it was so. I was adjuring the Heavens when interrupted (laughter). Oh, Heavens! Who are we that we should venture to show discourtesy to the Government? Who could dream it of us? Who could surmise it of us? Who, far less, could utter it of us?

As this rubbish provoked more merriment, I am almost tempted to give the Peers the benefit of the doubt, and assume that all their laughter was at your expense. The *Daily Telegraph*, moreover, was clever enough to impart a glimmer of mirth into the darkness of your confusion by making you say that you were about to abjure heaven, an operation which has already been performed for you by many of your public acts. Finally, as a final specimen of your claim to be considered the orator of the Empire, I will content myself by quoting one of your noble sentences:

> While this Bill, which we declined to pass into law in its form of last year, is being hurried through the House of Commons precipitately in precisely the same form as it will be presented to your Lordships next week, it was, I consider, of vital importance to those who took the responsibility of criticising and condemning the measure last year to show what their alternative policy is at the earliest possible moment.

Back to your tent, oh, Achilles!

John Bull.

To the Bishop of Southwell.

My Lord,—You were recently presented, by the members of your flock, with an expensive motor-car, in order that you might visit the distant parts of your diocese. This gift might be taken as a hint that you were not doing your work properly, or it might be due to a desire to see a little less of you occasionally. But I prefer to look upon it as an act of charity. No one expects such an important personage as a Bishop to ride in commonplace conveyances, and besides, motor-cars are *the* thing for Bishops just now. Moreover, it would be equally absurd to expect a man with only a paltry emolument of £3,500 a year to buy a car for himself. But all this concerns the folk who found the money, and I mention it only because I see that, like Twist, you are asking for more. You are jealous of your brother of Wakefield, who recently got £65,000. Well, "raising the wind" for the Church is part of the work you are paid to do. But when it comes to expressing a hope that "the day will come when solicitors, in drawing up wills, will suggest to their clients that they should leave all or part of their money to the Church of England," you go too far. It is no part of a solicitor's duty to suggest how a testator shall dispose of his property, and any member of the profession who did so far forget himself as to become a Church cadger in this way would deserve to be promptly struck off the Rolls. The idea of the Church trying to rob the descendants of a dying man in this irregular way is one to fill any right-minded person with disgust. And, by the way, why don't the clergy set the example, by leaving their money, made in many instances out of the Church, to the Church? I have not noticed any bequests of the kind lately.

John Bull.

To Rochfort Maguire, Esq., Cleveland Square, London, S.W.

My dear Maguire,—To me you have always seemed one of the more exquisite optimists. Since that fine day years ago when you called on old Lobengula at his kraal in Buluwayo, took your seat upon his most commodious biscuit-box, talked to him with honey in your mouth, and cash in your pocket, and came away with the concession since grown into the Chartered Company of South Africa, your optimism has been one of the most beautiful things in a drab and troublous world.

Your speech to the Chartered shareholders the other day rang with all the old fervour and all the old faith. The Company being in desperate need of another million sterling, you made your touching appeal in words which recall to me a gentleman I once heard selling oranges in the New Cut. "Lydies an' gents.," he cried to the crowd, "who'll buy my lovely oranges? Th'y tystes like sugar, th'y melts lyke butter, an' th'y runs dahn yer froat lyke a wheelbarrer."

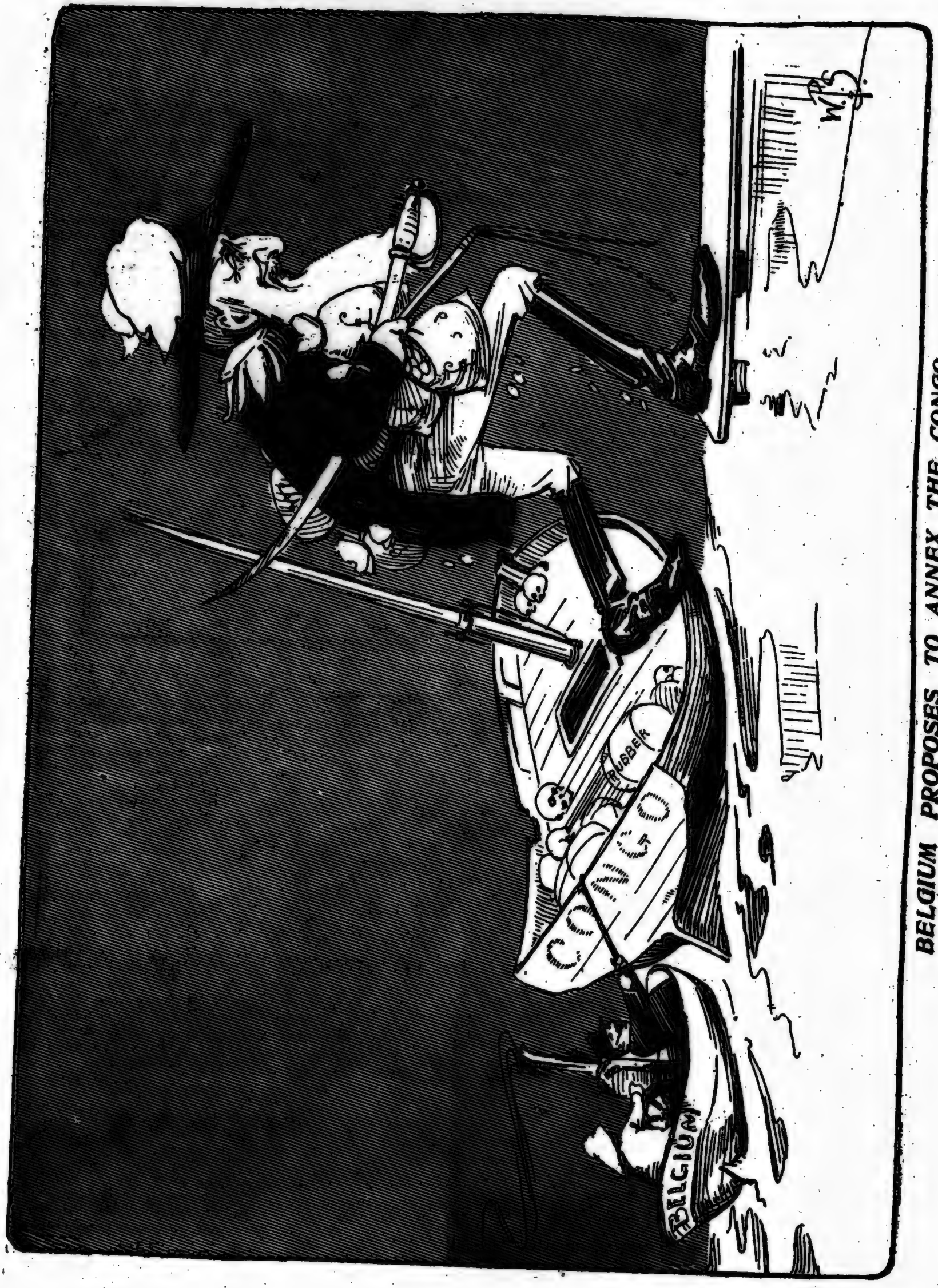
"Rhodesia," you exclaimed, as you pulled out the tremolo stop of your emotions, "has been won for the Empire, and will remain a part of it for all time. That thought alone is some reward for your past efforts and sacrifices." Ah, yes, dear Mag! Rhodesia has been won for the Empire, as it were, but it hasn't won anything for the shareholders. Still, the day will come.

The generous terms upon which the Chartered Company's directors offer the million sterling of new capital command my admiration. As you luminously put it, each subscriber will have the right to take up two shares for each new one at a fixed price within the next four years; "the £1,000,000 new shares will therefore carry an option to take £2,000,000 more shares."

I congratulate the Empire on this proposal. I congratulate the directors. I congratulate the shareholders, who now have the chance of a lifetime. Let them not hesitate. Now is the accepted time. Brief life is here our portion. The sands in the hour-glass are running out. Tempus is fugiting. The moments pass in the twinkling of an eye. To-day is theirs; to-morrow may never come. If they don't want to invest the £1,000,000 on their own account, let them chuck it away for their great-great-grandchildren, so that when they have gone to that bourne from which no Rhodesian shareholder will return, their posterity may rise up and call them blessed—or a word to that effect.

Meanwhile, I note from your touching remarks that the directors are about to call on General Booth to assist them in furnishing Rhodesia with men, women, and cradles. It is a novel notion, and I am wondering whether you thought it all out by yourself. If so, pray take care of your health, and wrap up well. The shareholders and the Empire need you.

John Bull.



BELGIUM PROPOSES TO ANNEX THE CONGO.

IN THE CITY.

INSURANCE COMPANIES AND POLICY-HOLDERS.

We have had occasion lately to comment severely upon the very narrow way in which some insurance companies interpret their obligations to their policy holders, and as we like to be fair to everybody we think it right to publish the following letter which comes to us from a Staines correspondent, and shows that not all insurance companies are unmindful of their moral obligations:—

> In view of the article in a recent issue of your excellent journal, dealing with the treatment of the victim of an accident by the insurance company with whom he was insured, it may interest you to learn that although the method of treatment recorded by you is unfortunately quite a common occurrence among insurance companies, especially those companies dealing with accidents, the companies are not all tarred with the same brush in this respect, as the following incident will show you. I am myself insured against accident and disease in the Car and General Insurance Company, but I was under the impression that my policy only covered me against accident. Therefore, when I happened some months ago to be suffering from a sharp attack of laryngitis, I made no claim on the company. Some three weeks ago, when I chanced to look over my policy, I found that I was covered in it against various diseases, of which laryngitis was one, and I thereupon communicated with the company's agent, Mr. J. C. Fuller, of their Ealing branch, and stated my case to him. Mr. Fuller most courteously put the case to his directors, with the result that although my claim was made some four or five months after the date of my illness, and no notification had been previously sent to the company or their agent, the company paid my claim in full.
>
> I have no interest in the Car and General Company other than holding one of their policies.

THE CHARTERED COMPANY.

There is one thing upon which the directors of the British South Africa Company can be congratulated without reserve, and that is the temper of their shareholders. Surely there was never a more perfect body of shareholders from the directorial point of view. Nothing can cool their enthusiasm, or, apparently, weaken their faith in the capacity of the board, and the future of the company. It might have been supposed that at the general meeting held on Wednesday last the chairman would have had to reckon with some unruly members; that criticisms more candid than complimentary would have been indulged in, and that there would have been nothing like unanimity in the adoption of the proposal to increase the nominal capital of the company by three millions sterling. But this forecast, if it had been made, would have been entirely falsified. Nothing could have been more harmonious, enthusiastic, and trustful than the temper of the meeting. There was indeed, at one moment, a suspicion of dissent from a remote corner of the room, but no sooner had the great body of the meeting grasped the fact than they intimated very plainly that they wanted no discordant element in the hall. And so the resolution authorising the new capital was passed amid general approval.

When we turn to Mr. Rochfort Maguire's speech for an explanation of the high spirits of the meeting we search for it in vain. It was a very plausible and diplomatic speech, but it does not bear examination. There was a great deal in it about the service the company has rendered to the Empire that has been trotted out at most of the meetings for many years past, but, after all, the British South Africa Company is a trading company, formed for the purpose of earning dividends for its shareholders, and these dividends remain in the dim and distant future. Mr. Maguire himself raised and answered the question whether, if shareholders respond to the present proposals, demands will cease. "In our judgment," said he, "the answer to this question is—yes." But then the same assurance has been given more than once before, and there is nothing to justify the hope that the present one will differ from those of the past in being over-sanguine. The immediate sum required is one million, but the nominal increase in capitalisation is three millions, the remaining two millions being created in order to provide the options which it is hoped will be sufficient inducement to the shareholders to support the new issue. It may of course be so, and shareholders, even now they are at home and away from the glamour of the meeting, may believe with Mr. Maguire that the new shares are "safe as well as attractive." But it would be premature to assume that even they will back their faith by finding the million, and we may be pretty sure that if they do so it will largely be because, if they do not, the directors will seek to raise funds on terms that will be even less agreeable to them.

We notice nothing in Mr. Maguire's speech to warrant the belief that the directors recognise the need for greater economy in the management, yet this need is very obvious and pressing. Directors are receiving annually from Rhodesia and other sources a revenue of about £800,000. Surely this sum ought to be sufficient to pay the costs of administration in a country which has a white population of some 14,000 only, and is largely uninhabited? Instead, we find a loss of about £100,000 a year. Over £25,000 is spent in London office expenses, and £7,000 goes to the London directors. In one province of Rhodesia there are, according to the report, only 31 farmers, yet the cost of administrating that province is nearly £55,000 a year. As to the railways and the obligations of the company to them, Mr. Maguire says the directors "take a sanguine view of the position." Unfortunately the figures do not support this sanguine view. An ounce of fact is worth many columns of forecast, and here are the latest returns as to traffic receipts:—

	Mashonaland Railway.	Rhodesia Railways.
1905.		
September	£30,530	£54,346
October	28,428	50,535
November	34,560	52,433
December	34,222	57,292
	£127,740	£214,606
1907.		
September	£17,991	£32,796
October	19,158	36,976
November	16,747	35,719
December	17,939	32,612
	£71,835	£138,103

Directly the Kalomo-Broken Hill line required no more material, stores, and so on, the returns dropped enormously; and, as will be seen, in the last four months for which the figures are available, there was a decline as compared with 1905 of nearly £56,000 in the case of the Mashonaland, and of £76,503 in the case of the Rhodesian railways. What likelihood is there of the present drain upon the Chartered shareholders ceasing within a reasonable time? According to the last balance sheet, the Rhodesian railways at September 30th, 1905, showed a loss of £779,000 and the Mashonaland a loss of £382,000, without taking into account, so far as the Mashonaland is concerned, depreciation. The Chartered Company has found £582,000 for interest, and has to make good a much larger sum. Of course, we hear much from Mr. Maguire about what the railways are going to do for Rhodesia, but meantime they are draining the shareholders of the Chartered Company dry.

THE ONE AND ALL SICKNESS AND ACCIDENT ASSURANCE ASSOCIATION.

We have received many letters from correspondents asking us whether they can safely accept the offers made to them by this Association, and pointing out that they are exceptionally liberal.

Some months ago, and in answer to a similar enquiry, we directed attention to one objectionable feature, namely, the liability of members of the Society to levies of unlimited amount, and the obligation to which we took exception is found in Clause 6, which runs:—

> If at any time a drain is made on the Association I agree to the levy called for by the management.

There are other points that deserve very serious consideration, as, for example, whether a charge of 1s. a month for a weekly sickness and accident allowance of £1 is adequate, and also as to the status of the Association. Is it a limited company, a registered friendly society, or what? With regard to the adequacy of the subscription, it has been pointed out to us that the Association give £1 a week for 26 weeks, and £10 at death for a premium of 12s. plus 1s. extra for joining, but that it does not pay for the first 7 days illness—an important proviso, as a large percentage of payments of the kind are made for minor ailments, which do not last beyond a week. Again, the

HOW TO INCREASE YOUR INCOME.—Striking Success. Write at once for pamphlet, which will be sent post free on mentioning this paper. The CITY AND WESTMINSTER EXCHANGE, LTD., Stock and Share Dealers, QUEEN ANNE'S CHAMBERS, WESTMINSTER, S.W. Telephone Nos.: 597 Westminster and 7765 Gerrard. Tele. Ad.: "Stockwerk," London.—Advt.

average duration of allowance is from 1 to 4 weeks, so that though £1 a week for 26 weeks may come as a boon to a working man in some instances, the extended period is more apparent than real, and has only a slight effect upon the Association.

Again, a great saving is effected in the cost of collection, which with industrial insurance is so heavy. With the Association it reaches only 6 per cent., the system adopted by it being for each member to forward his membership book through the post accompanied by his monthly remittance. This is entered and initialled and returned through the post with ½d. stamp. The Association were rather dubious at first as to whether members would remit punctually, but the system is said to have proved a great success.

As to status, the Association say that the title adopted was chosen not with a view of misleading the public and conveying the idea that the Association was an insurance company, but merely as an attractive title. It has never been claimed that the Association is an insurance company, it is simply a huge national slate club. It is run on trade union lines, having a self-supporting basis, and opening and closing automatically at the end of each financial year, so that a good or bad year can in no way affect any previous or forthcoming period.

The above explanation may be taken as official. We have been in communication with the Association, and that explanation is the outcome of it, but we have told the Association that we do not see our way to advise our readers, or such of them as are interested in the matter, to join the Association unless and until it obtains the opinion of an actuary of acknowledged competence and character to the effect that the Association is not promising more than they can perform. The directors have met us very fairly as to this, and they inform us that they have prepared full particulars as to their scheme and placed them in the hands of Mr. G. King, of 15, Walbrook, E.C., with a view of obtaining his expert opinion as to its actuarial soundness. So soon as his report is received by the Association the directors have promised to send us a copy of it. Until it is received we do not think we can usefully say any more upon the subject of the Association, and we ask our readers interested to take note of this.

STAMP DUTY ON TRANSFERS.

There is reason to believe from the reply given by Mr. Asquith that he will favourably consider Mr. Bottomley's suggestion to impose a small *ad valorem* stamp duty on Share Certificates in joint stock companies. The incidence of the tax would be very slightly felt by investors, whilst, on the other hand, it should bring in a very considerable revenue.

FINANCIAL ENQUIRIES.

THE BELGIAN BI-MONTHLY MONITEUR.—In reply to numerous inquiries as to how this journal is to be got, we beg to say that its London agents are Messrs. Davies and Co., Finch Lane, Cornhill, E.C.

BREWERY STOCK.—E. S. (Canterbury).—You would be foolish to sell just now. Mr. Asquith proposes, but Parliament disposes, and if the Licensing Bill goes through, the Act is pretty certain to be substantially different—and different in favour of the brewing industry—to the Bill, which means some recovery in Brewery Stocks.

THE ALBION ASSURANCE ASSOCIATION.—J. J. H. (Kilburn).—We should prefer another selection. READER.—You have omitted to send name and address.

LAW GUARANTEE TRUST.—A. B. (West Green).—No.

DUNDERLAND IRON ORE COMPANY.—S. S. (Bamburgh).—There is nothing to fear from the suggested action of the Norwegian Government, or, so far as we know, any reason to suppose that it is their intention to act in the way you indicate. It is impossible to say how long it will be before the company pays a dividend.

LONDON AND COUNTY PERMANENT BENEFIT SOCIETY.—H. B. (Roman Road).—We should prefer another selection.

GENERAL ACCIDENT INSURANCE COMPANY.—P. S. AND CO. (Strand).—We are obliged by your letter, and note its contents.

CANADIAN GENERAL ELECTRIC.—ANXIOUS (Brook Street).—We have heard much what your broker says, but we should be inclined to hold on for the present.

CENTURY INSURANCE COMPANY.—F. C. S. (Old Charlton).—The company transacts ordinary life business in addition to fire, burglary, sickness and accident. It is a vigorously managed and progressive company.

ANGLO-AMERICAN FINANCE CORPORATION.—J. D. (Caithness).—Better not.

TWO COMPANIES.—C. B. K. (South Wanstead).—We do not recommend dealings with either.

THE EQUITABLE HOUSE PROPERTY COMPANY.—ANXIOUS (Gloucester).—We have no information respecting this society.

ROBERTS' VICTOR DIAMONDS.—FALCO (Victoria Park).—We think the shares at their present quotation a promising speculative purchase. The company seems to have good prospects.

THE GLAMANNAN ANTHRACITE COLLIERIES.—F. W. H. (Putney).—We never advise the purchase of 10 per cent. debenture Bonds.

NATIONAL STANDARD LIFE ASSURANCE.—R. T. O. (Southport).—We do not understand what it is you want to know. We have no recollection of the reference to which you refer. If you write more fully, we may possibly be able to give you the information you want.

STOCK EXCHANGE INVESTMENT CORPORATION.—C. (Blackheath).—We cannot recommend you to do so.

SAFE INVESTMENT.—EUSTON (Ravenscourt Park).—The debentures ought to be safe, but we should prefer others.

IDEAL BENEFIT SOCIETY.—H. F. C. (Holloway).—We thank you for sending us the pamphlet.

VARIOUS SHARES.—J. B. C. (Twickenham).—(1) We are not aware that we have expressed any varying opinion in this column upon the shares you name. (2) We do not much like your list, and should prefer the Preference shares recommended to "Workman," Liverpool. HOPEFUL (Fulham).—Of the shares you name we prefer those of A. W. Gamage, Ltd., and the Savoy Hotel Company, Ltd. AMBER (Brighton).—If you buy the Bond, do so through a respectable agent. As to the shares you mention, they are all very speculative, and we do not recommend any of them.

OUTSIDE BROKERS.—E. J. K. (Leith).—The answer in both cases is in the negative. J. H. (Penarth).—The man you speak of is an unscrupulous rogue, who has been frequently exposed in our columns. J. C. C. (Belvedere).—Have nothing to do with them.

SAFE DEPOSIT.—E. S. C. (Aylesbury).—We should prefer to leave it with the Birkbeck Bank. J. C. (Dumfries).—We never recommend depositing with institutions offering such a high rate of interest

FARROW'S BANK.—ŒDIPUS (Clapton).—We know of no sufficient reason why you should not have a current account at this bank. G. R. M. N. (Watford).—It has not been established long. MICKY (Reading).—Why not ask them again for the figures. They will tell you that they can afford to pay the interest offered, as they lend the money out again upon better interest to persons in need of loans. J. H. W. (Walbrook).—See previous answers.

NEW PORTLAND DRUCE COMPANY.—J. W. (Whitley Bay).—We cannot tell you when the company "intend paying back the subscribers." Probably at the Greek Kalends. If you are in the position you describe, you are doubly foolish in putting your money into such a concern. PERPLEXED.—We do not know what you can do but live in the hope that the promise will be fulfilled.

ONE AND ALL SICKNESS AND ACCIDENT ASSURANCE ASSOCIATION.—SLIGO (Sheffield).—We should not do so at present. A. D. S. (Stoke Newington).—See previous answer. A. G. (Islington).—Ditto. G. H. (Hampstead Heath).—Ditto. T. M. (Hull).—See our remarks elsewhere.

THE CO-OPERATIVE PERMANENT BUILDING SOCIETY.—J. K. (Bangor).—We regret that we can be of no service to you in the matter. Let us know what happens after the general meeting on March 21st.

CINDERELLA DEEP.—L. M. (Wandsworth).—Better not.

THEALE AND COMPANY.—DOUBTFUL (Ringwood).—They are the agents for the Lotteries in question.

SUNDRY INVESTMENTS.—HOLLAND (Portobello).—(1) The preference shares of Barclay, Perkins and Co. represent an excellent investment, and at their present quotation give a return of between 7 per cent. and 8 per cent. (2) The mining shares you name are very speculative.

INVESTMENT OF £500.—J. A. (Swansea).—We cannot recommend the shares you name. You say you are coming to town—look in and see us.

TOKIO FIVE PER CENT. STOCK.—R. G. (Kensington).—If you take the trouble to look up the file of a financial paper, you will get the information you want.

NATIONAL MOTOR MAIL COACH COMPANY.—W. H. R. (Canonbury).—You are certainly at a disadvantage, but you should see the liquidator on the subject. All depends upon the financial obligations of the concern.

PURCHASE OF HOUSE.—M. P. (Dublin).—It is always better to pay cash down.

INVESTMENT OF £400.—J. F. (South Belgravia).—You cannot do better than put your £400 into sound industrial securities.

UNITED KINGDOM INVESTMENT CORPORATION.—ANXIOUS (Suffolk).—The answer is in the negative.

LAW CAR AND GENERAL ASSURANCE CORPORATION.—P. S. (King's Norton).—We agree with your informants.

"NORTH COUNTRYMAN'S LUCK."—PRO BONO PUBLICO (Liverpool).—We are afraid that if a man's intelligence does not tell him that the promise of "a large fortune without risk" to anybody "who possesses £5, or who can save 2s. 6d. a week," is nonsense, nothing that we can say to the contrary will have much effect.

LONDON AND MANCHESTER INDUSTRIAL ASSURANCE.—B. S. (London).—We have no information to the effect that they do not.

WATGOOD AND COMPANY.—WORKMAN (Liverpool).—They represent a fair speculative investment, but the company has to reckon with keen competition. In your position, we should prefer the Cumulative Preference shares, which would give you a return of between 5 per cent. and 6 per cent., and represent a sound security. The income from investments nearly pays their dividends.

PROVIDENT ASSOCIATION OF LONDON.—H. J. G. (Fulham).—It is well managed and financially strong.

CITY AND COUNTY HOUSE PURCHASE COMPANY.—H. J. W. (Forest Hill).—More or less.

THE NEUTRIOLA COMPANY.—J. E. L. (Elswick).—(1) The shares are of no value. (2) Certainly not.

SUTHERLAND REEFS.—G. H. (Teignmouth).—We still think that, in the event of any general revival in the Kaffir market, these shares should be amongst the first to participate. M. S. (Haverhill).—Ditto.

JAPANESE BONDS.—BOND (Carlisle).—(1) No, in the contingency you mention, the security for the loan, that is to say, the tobacco monopoly, would still remain for what it was worth. (2) As to averaging, probably you would find it to your advantage. It is more likely than not that we shall see recovery in these Bonds. Our remark was a general one as to the inadvisability of investing in Japanese Bonds. Our view may be an erroneous one, but it is that the financial position of Japan is less sound than is commonly supposed. Japan is not a rich country, and, if you will look at the expenditure of ten years ago as compared with that of to-day, you will see the enormous and almost unprecedented increase. It is quite true that there has also been a great expansion of trade, but a good deal of it has been on unsound lines, and the foreign policy of the country necessitating, as it does, ever increasing armaments, points to great financial embarrassment in the not distant future. It is quite possible that the country may right itself and be able to bear the tremendous financial burden it is carrying, but the outlook is still sufficiently doubtful to make Japanese Bonds, in our opinion, an uninviting investment.

INSURANCE OF LIFE.—T. P. 111 (Royal Albert Docks).—We think the company you name would treat you fairly, but you would get somewhat better terms from others, the best being from the Mutual of Australasia. We thank you for your kind references to JOHN BULL, and wish you many and prosperous voyages.

THE NINETEENTH CENTURY BUILDING SOCIETY.—W. T. (Putney).—(1) Yes, the society is "safe and genuine." (2) Have nothing to do with the Servian Bonds.

IDRIS SHARES.—D. E. (Teddington).—We think you might make a better selection.

CHURCH STRETTON HYDRO. AND LAND SYNDICATE.—A. G. L. (Leytonstone).—We have no information respecting this concern.

INVESTMENT OF £50.—T. A. M. (Pembury).—Quite possibly, by-and-bye, but we should advise you to leave your £50 in the Savings Bank. E. C. (London).—Better keep your £50 in the Savings Bank. We daresay "£1 5s. interest seems very little," as, in fact, it is, and if the "£50 could earn £3 and be safe and secure at the same time," well, who would keep their savings in the Savings Bank? But there is that little "if."

BUSINESS DEALS, LIMITED.—E. H. H. (Manchester).—Better have nothing to do with the New Wheal Eliza Consols, Ltd.

PEARL INSURANCE COMPANY.—J. O. P. (Pontycymmer).—Let us see the correspondence.

LIVERPOOL INSURANCE COMPANY.—A SUTTON READER (Sutton).—The society has become a limited liability company.

AMONG THE LAWYERS

CARTER AND BELL—ONCE AGAIN!

We recently called attention to the severe censure passed by the Incorporated Law Society upon Messrs. Carter and Bell, solicitors, of 6, Idol Lane, City. Our paragraph has brought us much interesting information as to the methods of this firm. But some of it is of such a character that in the interest of the legal profession we feel that it should not be withheld. For instance, we find that when, a little over a year ago, the son of Mr. Carter was called to the Bar, his father so far violated the traditions of the profession as to send a lithographed letter to firms of solicitors, touting for their patronage. Here is a copy of it:—

6, Idol Lane, Eastcheap, E.C.,
12th November, 1906.

Dear Sir,—Will you forgive me for mentioning that my son, Mr. Malcolm Carter, of 2, Middle Temple Lane, having been called to the Bar, is commencing his career as a barrister on the Common Law side. He was for a considerable time (after passing his examination very successfully) with me so as to obtain insight to our branch of the profession, and he has had also a long reading with a well known member of the Bar in large practice, and I am venturing to say a word in my son's favour, and to hope for his success.

Believe me to be, yours truly,
William Carter.

What says the Incorporated Law Society to this—and what says the Bar Committee? And what says Mr. Malcolm Carter? We would fain hope that he, at any rate, was unaware of the manner in which his name was being dishonoured, and his prospects damaged by a circular more suggestive of the business of a butcher or a baker than of the dignity and honour of a great profession.

PRISON AUTHORITIES AND COMPENSATION.

We have received a visit from Mr. E. Taylor, of 4, Bryantwood Road, Drayton Park, Highbury, who complains, and as it would seem with reason, of the way in which he has been treated by the prison authorities at Wandsworth Gaol.

Some four years ago, Mr. Taylor was a warder at this Goal, and one morning he was out with a party of eight prisoners in the woodyard, when one of them struck him on the head with a sledge hammer, causing a compound fracture of the skull. The result of this attack was that Mr. Taylor was incapacitated from work for nine months. On recovery, Mr. Taylor applied to the authorities either to take him back or to compensate him for the injury sustained whilst in their service. They had already paid him the small balance due to him for wages on the date of the attack, but they had paid him nothing in the way of compensation. Their reply to his application was that they could not take him back and that they had no funds from which to pay him any sort of compensation.

Since that time Mr. Taylor has repeatedly applied to them to reconsider their decision, but without result, and his contention is that they have treated him very unfairly; that whatever his legal claim, he has a strong moral claim to reasonable compensation, and we cannot see the answer to that contention.

CAN YOU DO WITH A GUINEA?

If so, What is your Number?

SEE PAGE 22.

THE KEELEY CURE

FOR DRINK AND DRUG HABITS.

Anyone who has a desire to free himself of these awful curses can do so by taking the Keeley Treatment, and will leave the Institute without the slightest crave or desire for either Alcohol or Drugs.

W. T. Stead writes in the *Review of Reviews*:—"If I were to become a drunkard I should tell my friends that I was going to take a month's holiday in the Keeley Institute, West Bolton Gardens, and rid my system of the last trace of the craving for alcohol; there is no doubt it can be done, nor does there seem to be any reason to fear failure."

The Keeley Treatment is always administered by regularly qualified physicians, who have made a special study of Inebriety. After carefully inquiring into the history of each patient, and making a thorough physical examination, they treat each case according to the condition of the patient. No matter how long standing the addiction, or how much has been taken, the result is invariably the same, a cure.

No constitution is too delicate for the Keeley Treatment, as the remedies are perfectly harmless.

Patients are given the utmost freedom; there is absolutely no confinement, and, until the remedies render it unnecessary, they are allowed their usual amount of alcohol or drugs.

"IT REALLY CURES."

"It really cures. It does what it professes to do." Such is the emphatic testimony of Mr. Eardley-Wilmot, the well-known secretary of the Church of England Temperance Society, who for some years has had the Keeley method under close observation in this country. He tells how case after case that had been considered hopeless has yielded speedily to the Keeley Cure, the patients returning to their work full of vigour, and happy in the restoration of all that makes life worth living.

We can show you hundreds of letters of gratitude from patients who have taken the treatment, and who are willing that their names should be given, or they will correspond direct with prospective patients.

This cure is an incontrovertible fact, approved by some of our most eminent men, among them the following: Rev. Canon Fleming, B.D.; the Right Hon. Lord Montagu of Beaulieu; H. W. Forster, Esq., M.P.; Vice-Admiral Woodward, C.B.; Rev. R. J. Campbell, M.A.; W. Hind-Smith, Esq.; and Eardley-Wilmot, Esq., R.N., Secretary of the Church of England Temperance Society.

MORE THAN HALF A MILLION

have taken the treatment, among them 17,000 physicians. Does not this fact alone speak volumes? And twenty per cent. of our patients come through the recommendation of their family physician.

About one-third of the patients are ladies, all of whom have apartments outside the Institute, of their own selection.

The treatment takes four weeks for alcohol (for drugs five to six weeks), and is carried out in the United Kingdom at the Keeley Institute, 9, West Bolton Gardens, London, S.W., *or by special arrangement we can send a physician to patient's own home or to travel with patient.*—Advt.

ARE YOU ENTERPRISING?

WE PUT YOU TO THE TEST

Registration as a Limited Company is within the reach of every business man. It is the most up-to-date method of trading. It gives you many advantages.

You cannot afford to let your competitors get ahead of you. We have made a speciality of company formation for years and will carry the whole matter through for an inclusive figure.

CURTIS, GARDNER & Co. KING'S HOUSE, KING ST. LONDON.

OUR BOOKLET No. 46 gives all the necessary information, and tells you in a lucid manner why you should limit your liability.

Send for a copy at once post free 2d.

BUSINESS EXHIBITION, STAND No. 26.

THE INTERNATIONAL SECURITIES CORPORATION.

Under the title, "A Case for the Police," in our issue of February 1st last, we made certain statements concerning the International Securities Syndicate, Ltd. We described its origin, and we advised our readers to have nothing to do with it for two reasons:—

(1) Because the Syndicate charges "from 20 to 30 per cent. above the market value of the Bonds," and

(2) Because purchasers "may never have delivery of the Bonds."

As to these statements we have nothing to add to or take away.

But we went on to publish a statutory declaration from one Harris, until recently a bookkeeper in the employment of the Syndicate, and this declaration made several allegations against the honesty of the International Securities Corporation, which has taken over the business of the Syndicate.

In our issue of February 15th we stated that we had been informed that the man Harris "was discharged by the Corporation on account of embezzlement," and we added, "if that be so his evidence was, of course, tainted, though not necessarily false. We are enquiring into the matter, and shall refer to it again."

We have now completed our enquiries, and we are satisfied that in material particulars the man misled us. It is true that a large number of Bonds paid for by customers of the late Syndicate have not been delivered, but this is due, as we are assured and are convinced, to the agent of the late Syndicate in Brussels withholding the Bonds. Into the merits of the dispute between him and the Syndicate it is not necessary for us to enter. We have satisfied ourselves that the money for the Bonds was remitted by the Syndicate to Russell, and that for good, or for other reasons he has not sent back the Bonds. The subject is now a matter of litigation with Russell, and an injunction has been obtained in the Belgian Courts to prevent him using the Bonds meantime.

With regard to keeping the winning numbers out of the journal, *Progressive Finance*, with the object of misleading the persons who would be entitled to the prizes, we are satisfied that this charge is without foundation, and we regret having made it.

So much for the International Securities Syndicate, which ceased to exist on December 20th, 1907. With regard to the company that took over the business on that date, that is to say, the International Securities Corporation, Ltd., the Managing Director, Mr. Benson, has satisfied us that the company is carrying on a legitimate business, and is meeting its engagements honourably, under his direct supervision. We have seen cheque books which show large sums paid to well-known members of the Stock Exchange for Bonds purchased. We have traced the course of the transaction from the time the customer parted with his money until he received his Bond, and we are satisfied there is no deception. The customer gets what he asks for, and if he happens to win a prize he is duly notified of it by the Corporation. It is pointed out to us that in addition to accepting payment by instalments, the Corporation gives the purchaser many facilities.

The statement made in Harris's affidavit, referred to in our article, to the effect that no bonds have been delivered, and that there are no bonds in their safe, is untrue, and we regret having inserted it.

What has impressed us most, however, in the course of our investigation (in which it is only right to say that every facility has been afforded us) is the fact that having placed itself unreservedly in the hands of Messrs. Claude Lumley and Co., solicitors, of 130, Strand, the Corporation has acted upon that firm's advice in regard to persons who paid the old Syndicate for Bonds which they never received, with the result that in regard to the Bonds not received by customers the Corporation state that although they did not take over the obligations of the late Syndicate and are not legally bound to make any restitution, the Corporation is prepared to give such customers other Bonds of the same value or return the money paid for them.

We have before us a letter dated February 18th, issued by the Corporation to persons who have so paid their money to this effect, and which further states that the Bonds in question are in the hands of the agent of the late Syndicate in Brussels, who declines to part with the same, as he claims a large sum of money, which we are informed is not due to him, and the letter goes on to say that as the litigation consequent upon the detention of the Bonds may take some time to settle, "the only alternative we can offer is to give you other Bonds of the same value in place of those you claim, or return you the money you have paid for same."

This, then, is how the matter stands. During the existence of the Syndicate there have been irregularities which prevented many of those who had bought Bonds receiving them, but in so far as the present Corporation is concerned, the International Securities Corporation, Ltd., the management is honest, and the business appears to be carried on in a methodical and proper way.

A CURE FOR CONSUMPTION FOUND AT LAST.

REMARKABLE DISCOVERY OF AN EFFECTIVE TREATMENT.

Of those who may read this article there will be few who have not at some time mourned the loss of a relative or friend through one or another of the various deadly forms of Consumption. Sad experience has taught rich and poor, young and old, to dread the appearance of the first symptoms of tuberculosis, for the disease is rarely cured by ordinary methods of treatment, and each year causes 60,000 deaths in the United Kingdom alone. That Consumption and all allied diseases are readily curable has, however, been demonstrated beyond dispute, for extraordinary success has attended the rigid and conclusive tests applied to a treatment recently discovered.

The story of the centuries of experiment and research which have their culmination in the discovery of a certain cure for Consumption and all forms of tuberculosis cannot be told in a brief paragraph. Since the practice of medicine became a recognised profession the leading scientists and physicians of each generation have devoted their lives and fortunes to the search for a specific or method of treatment which would cure the deadly Consumption. It has been a long and weary search, resulting in an endless succession of disappointing failures, for while many promising discoveries were made, one and all, when subjected to rigid and impartial tests, failed to produce even a reasonable percentage of cures.

But the persistence which knows not the meaning of discouragement eventually overcomes all obstacles, and to-day every sufferer from Consumption, Bronchitis, Asthma, Catarrh, or any allied throat or lung troubles, can be quickly cured, and restored to perfect health. This statement may be received by some with scepticism, for it is admittedly at variance with the generally accepted view of the incurable nature of Consumption. Yet, because of the remarkable cures effected by the new treatment with which this article deals, it would seem that the hope of recovery can no longer be denied to any consumptive, however aggravated and serious his condition may have become. Far advanced and seemingly hopeless cases of Consumption have been cured by this remarkable discovery, and it has been used with perfect success in serious cases of Asthma, Bronchitis, and Catarrh.

Those who have Consumption, or any serious throat or lung trouble, can investigate this new treatment for themselves, for the company organised to give this discovery broadcast to suffering humanity are prepared to send a valuable book on the treatment and cure of Consumption, and also a free trial treatment of the cure itself, to every sufferer. Readers of JOHN BULL are required to send merely their name and address to the Derk P. Yonkerman Co., Ltd., Department 426, 6, Bouverie Street, London, E.C. The book and free trial will be sent under plain cover, post paid, and every sufferer from Consumption, and all those who have noted those symptoms which usually precede the disease, should take advantage of this very generous offer without hesitation or delay. An application for the book and free trial implies no obligation of any kind to the Company, and because of the remarkable cures reported an unprejudiced investigation of this cure may well be urged upon everyone in need of such treatment.—[ADVT.]

What is Your Number?

FIFTY NUMBERS DRAWN WEEKLY.

SEE ANNOUNCEMENT ON PAGE 234.

THE HURLY BURLY.

By Theodore Dahlr.

THE WORLD'S NEGLECT OF THE GENIUS.

One of my contemporaries, the *Epicure*, laments that "the world has never discovered the genius who conceived the idea of spreading butter on his bread—a combination of food elements more palatable, more wholesome, and more universally popular," it says, "than any that the combined wisdom of all the professors who have ever lived have been able to devise." I doubt not that the poor man cast his bread upon the waters, and that it returned unto him after many days, with all the butter off.

It was ever thus. Just as nobody is a hero to his chauffeur, so nobody is a genius to his hatter, while the rest of the population do not know a genius when they see one, barring when he is dead and needs to be buried. This is one of the main reasons why it has not recognised me.

Not only the genius who conceived the idea of spreading butter on his bread, but also the genius who conceived the idea of spreading jam, or treacle, or bloater-paste, or best beef dripping on it, are unknown, unwept, unhonoured, and unsung. With hat off and noiseless feet, pass down the long drawn aisles and fretted vaults of Westminster Abbey and look about you. Examine one by one the tombs of those who have become a mere combination of chemicals beneath. You will note the names of kings and queens, warriors and statesmen, poets, painters, sculptors, philosophers, parsons, and other over-rated persons the world has willingly let die. But look where you will you shall not find a statue to the genius who conceived the idea of spreading blacking on his boots, not a line to acclaim the glories of him who first spread grease on his hair, not a stone to mark the honoured resting-place of him who conceived the notion of spreading tooth-paste on his teeth. Though a man accumulate half-a-million pounds by conceiving blacking or pills, yet shall not his bones rest in Westminster Abbey, neither shall he have a stained glass window therein. Verily, the world knows not its greatest men.

Who and where is the genius who conceived the idea of eating oysters? Who and where is he who possessed the Divine afflatus to consume a lobster, boiled, and ask the waiter for more? Who and where is he whose soul was first inspired to paté-de-foie-gras, caviare, truffles, and good pickled herring? They are dead, all dead—dead as a door-nail, dead as old boots, and not a discovered slab or stone to mark the place where they lie in hope of a blessed resurrection. Somewhere a jam-pot or a lobster-tin may hold the wallflowers and the daisies placed on the green mounds above them, silent tribute of loving hands. But the great world which "spins for ever down the ringing groves of change" takes no thought whence they came, or whither they have departed.

It was Sam Johnson, I think, who said that he would rather be damned than be forgotten. Personally, I refrain from agreement with him, wherever he is; I would rather not be damned. The world is governed not by its geniuses, but by its mediocrities. Mediocrities receive the loudest applause while they live, in order that they may enjoy it; geniuses the loudest applause when they die, so that they shall not hear it. Now I put it to you, as a fellow creature, would you rather be a living mediocrity or a dead genius—say a modern statesman with £5,000 a year and a pension when he is thrown out of work, or William Shakespeare, Napoleon Buonaparte, the first Duke of Wellington, or William Pitt? Would you rather be able to write a name honoured and revered by a banking company, or have written all the quotations from Chaucer to "Ouida"? Would you rather be discovered on earth, or wait till you get to heaven? I pause for a reply.

A hundred years hence, or less, it will not matter to anybody now extant whether he wasn't a genius, and everybody knew it, or whether he was a genius and has just been discovered. The name of the genius who, in the words of my dietetic contemporary, "conceived the idea of spreading butter upon bread," is lost in the dim mists of time; but bread is as light before all men—to be accurate, fifteen-and-a-half ounces to the pound if you do not watch it—and butter is still with us, so that you can continue spreading it at one-and-fivepence the pound as long as you are able to beg or borrow the money to buy it. Thus the genius passes; but his ideas spread for ever.

WHY, WHEN—

A LITTLE FRIENDLY ADVICE TO SUFFERERS FROM INDIGESTION AND ALL WHO FAIL TO ENJOY LIFE.

Why, when you sit down to a meal, do you do so dreading its after effects?

It is because you are a dyspeptic, suffering from Chronic Indigestion.

Dr. Tibbles' Vi-Cocoa is the sworn enemy of indigestion. It is in a great measure self-digesting, and it assists also in the digestion of other foods. To ensure a good digestion, take Vi-Cocoa with your meals.

Does Vi-Cocoa bring on biliousness, or derange the nervous system?

No, Vi-Cocoa does not create biliousness like coffee, nor nervous excitability like tea.

Vi-Cocoa possesses very valuable dietetic qualities, and a great number of dyspeptics owe to it a repast the more every day, and an indigestion the less at every repast. The weakest stomach benefits from its use.

Would you dine happily, and so be able to lead a cheerful life?

Then let Vi-Cocoa be your habitual beverage. The price is only sixpence a packet.

MILNE, SON & HAMILTON,

Stock, Share and Debenture Dealers,

SWAN CHAMBERS,
GREAT SWAN ALLEY, LONDON, E.C.

Branch Office: OCEAN CHAMBERS, WATERLOO STREET, BIRMINGHAM.

Telegrams: "Hilmilton, London." *Telephone No.:* 223 Central.

THE ART OF INVESTMENT

SHOWING HOW TO OPERATE IN STOCKS AND SHARES AND TERMS FOR OPENING AN ACCOUNT,

Forwarded Gratis and Post Free on application.

JUST PUBLISHED. 3RD EDITION.

"A COMPLETE GUIDE TO THE COMPANIES ACTS, 1900 and 1907."
By W. H. BEHRENS (Solicitor).

An Epitome of the new requirements relating to Public Companies, arranged chronologically under the various heads.

Indispensable to Solicitors, Auditors, and Secretaries of Public Companies.

The FINANCIAL NEWS says:—

"Mr. Behrens' compilation will be an invaluable aid in working with the text of the new Act. . . . A clever survey of the Acts, which will probably find a place and a welcome in the office of every company lawyer."

The FINANCIAL TIMES says:—

"We can speak with unstinted praise of this excellent guide. . . . Company secretaries will find it a regular boon in facilitating their daily work."

Published and sold by Sir JOSEPH CAUSTON and SONS (Limited), of 9, Eastcheap, and 8, Portugal Street, Lincoln's Inn, London, and may be had through any stationer or bookseller in the United Kingdom.

Price 1s. 6d. net. Postage 2½d. extra.

FREE PAMPHLET No. 27.

describing scheme for providing professional business men with an income of £1 to £15 per week during incapacity by any kind of sickness or accident, with *guaranteed* return of all contributions. Send name and address to—

HENRY BROWN, 12, Charlotte Square, Edinburgh.

REVOLUTION IN INVESTMENT.

A MEANS OF PROFITING BY THE FALL AS WELL AS THE RISE OF STOCKS.

HOW A SMALL SUM MAY BE INVESTED TO EARN LARGE PROFITS WITHOUT THE RISKS USUALLY ATTENDANT ON STOCK EXCHANGE OPERATIONS.

The recent terrible tragedy in Portugal was more far-reaching in its effects than was probably dreamed of. That horrible and dastardly deed of the assassin meant not only bereavement and sorrow and mourning in Portugal, but all over the world it was potent in its evil consequences. It had adverse effect on many Stock Exchange securities, and possibly in many cases it seriously affected investors who had slept a few hours before in peaceful prosperity. In the same way events of no national significance exert an influence that means either fortune or disaster for those who seek to derive their wealth from that most capricious of sources, the Stock Exchange. Shares rise and fall without warning, and poverty is turned into affluence with as little ceremony as, alas! that with which the scale is turned in the other direction.

Hitherto men have been content with hazarding their money in this way. Fortune is a fickle jade, and while one moment she appears in her most caressing mood, the next she nullifies her beneficence by a stroke that reduces to penury the man to whom she had appeared in so benignant a guise. The dame is, however, no longer so powerful in her charms to the wise man, who recognises in opportunity his truest friend. "Opportunity" aptly describes the system which a number of expert City financiers are now introducing to the public, under which they will be able to woo the Stock Exchange with practically a certainty of success.

THE SYSTEM DESCRIBED.

This system—which marks a revolution in finance—is, in brief, one by which an investor gains whether stocks rise or whether they fall. Thus the most cheery optimist and the most profound pessimist will for once find common cause for rejoicing. Up go the shares and both offer congratulations on the era of prosperity, the optimist with additional delight because he feels that his optimism is justified, and that his friends will now respect his gifts of foresight and prescience. Then the stocks fall, and the pessimist's turn comes. Secure in his investment and the profit attaching to it, he hails the ever-cheerful optimist—and why should he not be of good cheer when he is gaining while countless others are in the throes of despair?—with cordiality born of the conviction that his "I told you so" will now carry weight. The Mutual Admiration Societies will be multiplied indefinitely, and the movements on 'Change will no longer be a source of wearing anxiety and alternate hope and despair.

Everyone who has only an elementary acquaintance with financial transactions has heard of "options." Up to now, the term has generally been understood to apply only to "plain options." That, of course, as a rule, means that the investor profits when the markets rise, and suffers when the opposite tendency obtains. It would be idle to speculate how many fortunes have been made, and how many more have been lost, by this very one-sided method of investment. The wealthy man may find himself a beggar at any moment, and the Stock Exchange holds many a story of grim despair and dark tragedy following on unfavourable movements. It is needless to point out how much shrewdness, care, and technical knowledge are required in order to invest with any small chance of success in plain options. It is a system which has been in vogue for so long that men have almost a reverence for it, notwithstanding the many tragic blows it has dealt to those who have been its warmest adherents. Now, however, the age of enlightenment has arrived. No longer is respect paid to institutions which are not consonant with the spirit of the modern age. Men demand value for their money, and they decline to part with it unless they can be convinced that they receive its marketable value in cash or kind in return. They carefully weigh the chances that separate profit and loss, and unless they can calculate to a nicety that there is a maximum of certainty and a minimum of risk they will not tempt their fate.

It is that businesslike instinct and sound commonsense that have required an alteration in the Stock Exchange system. The demand has created the supply, and now the public are being informed how they may invest with a definite prospect of getting money for money. Naturally, it is a very radical change which involves profit on what has from time immemorial been regarded as inevitable loss. Yet the Stock Exchange and Banking Company (Ltd.), of 20, Great Winchester Street, London, E.C., having a thorough and intimate knowledge and experience of the intricate problems of finance, have solved the difficulty.

AN EXPLANATORY BOOKLET.

They are offering to the public a booklet, explaining the system of "Double Options" with lucidity, and with an authority that must be convincing alike to the expert and lay mind. It is a technical subject treated in a popular style, and the principle can be readily grasped by all who read this most informing publication. It is really a remarkable revelation of Stock Exchange methods. Already it has caused something like a sensation in financial circles. It has thrown light on the mysterious institution called "Stock Exchange," and to the curious it will undoubtedly be attractive. But its value lies in the information which it affords as to a means of making a profitable investment. Men who have dropped fortunes on 'Change will hasten to take advantage of "Double Options," and falling shares will no longer possess a terror for them, but a fascination, for they will enrich instead of impoverish, and rising shares will, of course, retain their charm. It opens a new era of prosperity. The Stock Exchange will yield up the huge sums it has drained from hopeful, but unfortunate investors, and will infinitely increase its possibilities of wealth-distribution. Not only will the experienced investor take heart afresh and recoup himself for his past losses, but "Double Options" will attract the man who has not yet launched on the broad sea of investment. He will recognise that his money is lying idle at the bank when it can be utilised in a small or large amount to very useful purpose. Without financial experience or technical knowledge he will find himself able to deal with the Stock Exchange with a brilliant prospect of securing a comfortable surplus, if not a fortune. The innumerable accidents and crises that may abound and exercise an influence on the markets will for him have no undue interest, for he will feel assured that whether stocks rise or decline, his investment is profitable, and while thousands who have so familiarised themselves with plain options that they feel unable to abandon that system will be lamenting the wretched state of affairs, he will be pluming himself on his discretion and wisdom in foreseeing a falling as well as a rising market. The fall is inevitable, and, surely, when it can be turned to profit, instead of representing loss, such a system as that which accomplishes this is bound to win favour. "Double Options" are achieving widespread popularity, and no time should be lost in writing to the Secretary, The Stock Exchange and Banking Co. (Ltd.), 20, Great Winchester Street, London, E.C., for the booklet, entitled "Double Options," explaining their principle.—ADVT.

BULL'S EYES.

Some Unfounded and Confounded Rumours:—
That Mr. Lea, M.P., is to be *lauded*.
That the hop industry is aleing.
That the "dormitory scene" in "Diana of Dobson's" is a nude departure.
That the *Times* is to be sold on the "higher purchase" system.
That after becoming a Peer, Mr. Gladstone will disappear.
That the Birmingham Corporation practises what it preaches.
That the Whisky Commission is full of its subject.
That the return of the Ice King to America is a case of re-Morse.
That the railway companies believe in "free wheels."

At a recent inquest, four of the jury were unable to sign their names. They should "make their mark."

"There are lies written on your face," shouted a woman to a constable at Marylebone. A read face, evidently.

"Misery is a match that never goes out," according to Huxley. Which is doubtless why so many folk find it at home.

Mr. Yoxall, M.P. has been protesting against working men wasting their money on talking-machines. Is this professional jealousy?

Sheriff Sells, of Nodo, New York, finds business so slack that he is disposing of the local gaol to feed his family. A case of Sells sells cells.

"It was George IV. who invented Brighton," says the *Evening Standard*. Was it named after him?

A Russian scientific expedition is being organised to study the summit of Mount Ararat. Arkeologists, we presume.

At Bloomsbury County Court a ladies' tailor said his trade was very slack. We should have thought otherwise, seeing that women are changing their habits every day.

"Advertising resembles love," says J. Wellington Hall. Just so; all display.

The American police are stated to be looking for a Mr. Snow, a financier. It is natural for snow to vanish after a Thaw.

"The pride of descent is an honourable one," says H. G. Wells. Good news for those who have "come down in the world."

At Shoreditch County Court it was stated that there is a profit of 50 per cent. on fried fish. We should have said scents per scent.

The destroyer *Lightning* has been damaged. It struck a buoy.

"Cremation in this country is almost confined to persons of intellectual distinction," says *The British Medical Journal*. And even with them it is a last resort.

A half-cent, minted in America in 1796, has fetched 300 dollars by auction. The reports of scarcity of money in the States have evidently not been exaggerated.

Dr. Hooker says, "Get married; never mind how often. Get married." His name seems singularly appropriative.

"She tried to kiss me all the way to the station," a shocked bobby told the Marylebone magistrate. He should have given *her* a little smack.

"You can't value a donkey till you sell it," said a man charged with stealing one. Apparently it is worth what it will fetch—and carry.

"L.C.C. Steamboats to be Sold" reads a heading. Hitherto it has been the ratepayers.

The L.C.C. Education Committee report that as a result of fire drill, the pupils can leave school in two minutes. A passing circus would empty a school in less than that.

Bran tea is suggested as a society substitute for the ordinary tea and coffee. Bran mashes will follow, of course.

The shop of a Dalston fishmonger was ablaze the other day. There was a rush for the fried fish.

It is alleged that Mr. George Bernard Shaw sleeps with his feet on a pillow. We thought he was teetotal.

Witzoff, alias Hyne, the arch-bigamist, has got seven years. Pity he can't do the time in Salt Lake City.

Mr. Morley says the estimates for the Zakka Khels campaign are necessarily rough. Tommy Atkins will be necessarily rough also, we suppose.

Of a much-talking lady in his court Judge Willis remarked, "Oh, what will become of our women?" They'll become M.P.'s. by-and-bye.

A man has been sentenced to three years' imprisonment for systematically stealing valuable books from a Piccadilly bookseller. They are bound to give him away.

Hon. Lyndhurst Bruce, husband of Miss Camille Clifford, the Gibson Girl, has again been fined for scorching in a motor car. The young man is really too anxious to get on in life.

A writer in the *Contemporary* says fair-haired men and women are dying out. Hair dye is so cheap, nowadays.

The Suffragettes have just had a self-denial week. One lady "went to live on her friends, and the money she saved she has given to the cause." It seems to us to be the other parties who did the self-denial.

Lord Curzon has soon qualified as an Irish representative peer, to judge from this extract from his speech on the Convention: "Two forces are pulling in opposite directions. It is the duty of the Government to see they do not *clash*."

"A sale of old masters took place recently at Christie's," says a contemporary, "and among those present was Lord Rosebery." We hope he was not knocked down.

On being searched, an old Jew was found to be wearing a vest lined with banknotes. No doubt he will cut up warm when he dies.

Recently Sir C. Wyndham and the Criterion company gave a "flying matinée" at the Crystal Palace. Specially arranged for the convenience of the gods.

An Indian Mutiny veteran, Colonel Evelyn Ward, died recently, leaving £76,976. The War Offices contemplates an inquiry as to why he did not die in the workhouse.

Lord Sefton not long since resigned the position of Master of the Horse. His wife has just shot a lion in Abyssinia, so they still manage to control the animal kingdom.

A man was excused at the City Coroner's Court because "he was extraordinarily sensitive to unpleasant emotions." This ought to hold good in breach-of-promise cases.

Madame Tetrazzini says American weather is the worst she has ever come across. And she has been in England too!

According to the *Star*, "nobody has yet contended that we are too old at fourteen." We beg pardon. That is just what is the matter with some of us.

Judge Willis says it is shameful to find so much untruth about. And so many affidavits.

SENSATIONAL OVERCOAT OFFER.

A 30/- Coat for 13/6.

Just as an advertisement for 14 days.

We are prepared to forward to the first 200 applicants one of our ALL WOOL WATERPROOF COATS made in fawn or dark grey. These coats are made in the very latest style from splendidly finished all wool cloth. They are genuinely worth more than double the price at which they are offered. We are simply making this sensational offer to introduce our catalogue. Every Coat is perfectly cut, finished, and absolutely waterproof. The number is strictly limited, so order to-day to prevent disappointment. Satisfaction is guaranteed. Send for catalogue. Please give size round chest when ordering. Coats sent by return post.

PARKER'S (Dept. B), LANCASTER.

BIRKBECK BANK

Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
2½ PER CENT. INTEREST
allowed on Deposit Accounts.
2 PER CENT. INTEREST
on Drawing Accounts with Cheque Book.
All general Banking Business transacted.
ALMANACK, with full particulars, POST FREE.
G. F. RAVENSCROFT, Secretary.

JOHN BULL'S LETTER BAG.

[THE EDITOR *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers when sending cuttings from newspapers take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

THE PUBLIC TRUSTEE SCANDAL.—We would again remind all readers who have copies of the Petition for signature that the same should now be sent in to us.

J. S. I. (Highgate).—What do you want us to say about the Veltheim sentence?

"CRUEL CORSETS" sends us a last word in reply to the "nasty remarks" of the millinery manageress who wrote to us. "Why should self-respecting girls," we are asked, "be forced against their will and comfort to wear high-heeled shoes, tight-fitting costumes, small corsets, and bloomers instead of petticoats?" We really don t know. But if those adornments are a condition of service, stated at the time of engagement, it is open to girls who prefer low heels, loose corsets and flannel petticoats to take on some other job. After all, there is an old saying that it is necessary to suffer in order to be beautiful.

F. S. (Ore) pokes fun at our Bristol reader who raised various philosophical questions. The man from Bristol said that, if we were a hundred times stronger than we are, we should say granite was soft. The man from Ore retorts that an elephant has a hundred times the strength we have, "but you couldn't kid him granite was soft." The man from Bristol said that "if we were born without eyes or ears we should not know what was meant by seeing or hearing." The man from Ore advises him to get a job as a Tariff Reform lecturer on the ground that he is evidently fully qualified. The man from Bristol also asked, "May there not be other faculties which we know nothing of?" The man from Ore asks whether he has ever heard of the medical faculty. We are evidently in for some fun. Jim will be bottle-holder, and we will hold the stakes.

"MILLINERY MANAGERESS."—Bless you, we weren't really shocked! If satin bloomers add to the sprightliness of ladies we shall be very glad to see them come into fashion.

E. H. (Ammanford).—We will be as quick as we can in finding a competition to please you and hope you may win one of the prizes.

W. B. (West Hampstead).—We had not seen Mr. S. L. Hughes' remarks about scouts, so we certainly could not have "cribbed" them. And we are immodest enough to prefer our own stuff, as a rule. Fresh competitions are under consideration.

R. D. M. (Lokoja, Northern Nigeria) answers a correspondent in our issue of December 14th, and says that the Rice cure for rupture is unsatisfactory. A couple of years ago he "paid 24s. for a truss worth, probably, the odd 4s., and 16s. for a bottle of lotion, worth, perhaps, 6d." After two bottles of lotion, he was no better. So he wrote to Rice, who offered him another truss at a reduction of 2s., and another bottle of lotion at a reduction of 1s. 6d. Instead of taking advantage of this generous offer, he went to a doctor and is now completely cured.

"NEMO" (Glasgow).—We referred to "the ever-open door" months ago. It *ought* to be closed by this time, we should think.

C. H. H. (Johannesburg) sends us a very long letter about Dinuzulu. We note all he says about the Zulus and the Basutos, whom as an officer of the Transvaal Mounted Rifles, he had ample opportunities of studying. We are proud to hear that ours is the only paper he troubles to read. But why "troubles"?

HENRY J. HIGNETT (Harlesden) confirms the opinion of a previous correspondent respecting Tanner and Co., Employment Agents. He paid them 5s. two years ago, and was offered nothing suitable. He is also dissatisfied with Seymour and Graham, who offer to provide paying guests. If we are not mistaken, we referred to Seymour and Graham some time ago, and many people wrote appreciatively about their methods.

G. N. N. (Plumstead).—The Empire Mercantile Agency is not to be recommended. If you must part with your guinea, send it to Jim Crow, and he will drink your health.

A. W. C. (Sandown, I.W.)—A good biscuit, but you forgot to mention to whom it was due.

REV. H. B.-S. (Edinburgh).—We think we have already referred to the British Typewriter Co., which offers to send machines on approval, and then abuses people who venture to return them.

L. G. W. (Blaenavon), W. P. A. (Portsoy), "Waverley," E. A. H. (Holloway), A. F. (Marylebone), "Horseless Engine," P. P. (Glasgow), E. B. A. (Hither Green), M. F. H. (Belfast), W. P. (Sheffield), "A Reader" (Hatfield), O. D. C. (Sheffield), G. M. (Norbury), A. F. W. E. (Shoreham), M. B. (Betchworth), "An Admirer" (Mitcham), H. L. M. (Clapham), "A Regular Reader" (Bournemouth), R. J. McK., H. L. (Mayfield), F. W. P. (Devonport), A. L. (East Finchley), S. B. (Wilton Road, S.W.,) J. E. T., P.B (Chiswick) and F. S. (London, N.).—Accept our very cordial thanks for all your kindness.

J. J. (Pollokshields).—We have already exposed Dalmet, the pomade man. Take no notice of his impudent demand.

TO every person interested in our system of Technical Education, and who has the ambition to better his position, we will send above book or one on any subject named in the Coupon below, ENTIRELY FREE, if he will cut out and post to us the Coupon below, or write stating the subject in which he is interested.

We train ambitious men in their spare time for better paying positions in the industrial trades and professions. We train men FOR their work AT their work. Our instruction has the one definite aim of enabling ambitious people to increase their incomes. We have been successful in training thousands of persons in every walk of life, and we can do the same for you. We make this offer because we are confident that we can give you a training that will enable you to succeed. It will pay you to take advantage of this opportunity to have full particulars of our course of training. If you are interested, fill in Coupon and post it to us to-day.

SECRETARY, I.C.S.,
59, J.B., CHANCERY LANE, LONDON, W.C.

I am interested in your system of Technical Training and desire to increase my earning power. Please send me, post paid, free of charge, the Book covering the subject before which I have marked X on the Coupon, and full information how I can succeed in same.

Civil Engineering.	Mining Engineering.
Mechanical Engineering.	Contracting and Building.
Electrical Engineering.	Sanitary Engineering.
Architecture	Steam Engineering.
Structural Engineering.	Architectural Drawing.

Preparation for Examination.

Name .....

Address .....

Occupation .....

Residents of Canada, India, South Africa, New Zealand, or Australia, will please address one of the following I.C.S. branches: CANADA—412, Temple Buildings, Toronto. INDIA—11, Hamam Street, Fort, Bombay. SOUTH AFRICA—3, Mansion House Chambers, Cape Town. NEW ZEALAND—4, Dixon Street, Wellington. AUSTRALIA—Temple Court, 146, King Street, Sydney.

CHARING CROSS BANK.
(Established 1870.)
22, Bedford Street, Charing Cross, London, and 39, Bishopsgate Street Within, London, E.C.
Branches: Manchester, Liverpool, Leeds, Bradford, Bristol, etc.
Assets, £1,667,963. Liabilities, £1,292,571. Surplus, £371,378.
LOANS of £30 to £2,000 granted at a few hours' notice in Town or Country, on personal security, jewellery, precious stones, stocks, shares and furniture, without removal.
Stocks and Shares bought and sold.
Two-and-a-half per cent. allowed on Current Account Balances.
Deposits of £10 and upwards received as under:—
Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 "
" 12 " " " 7 "
Special terms for longer periods. Interest paid quarterly.
Owing to the nature of our investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 38 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.
A. WILLIAMS and H. J. TALB, Joint Managers

To Asthma Sufferers
Instant relief in Asthma, Bronchitis, Croup, and Whooping Cough by the use of POTTER'S ASTHMA CURE in 1/- Tins. SOLD EVERYWHERE.
For FREE SAMPLE send Postcard to POTTER & CLARKE, Artillery Lane, London, E. Mention paper.
Instant relief

WATCHES
We hold the Largest Stock of Watches in the World, and we send Free our Large Catalogue of all makes of GOLD and SILVER WATCHES, ALBERTS, RINGS, CHOICE JEWELLERY, and superior goods for PRESENTS. This book puts you in the best market, and explains our Easy Terms and Substantial Discount for Cash. Enormous Saving.
ASK FOR CATALOGUE B
J. G. GRAVES, Limited, SHEFFIELD.

FITS CAN BE CURED AT HOME.
I have devoted my life to the study and cure of Epilepsy. Every case is treated individually and receives my personal attention. The treatment is simple—results certain. My medicine contains no Bromide of Potassium or Poison. Write for proofs and Full Particulars *sent Post Free*. Mr. GILBERT DALE, 44, Parliament Chambers, St. Smith St., Westminster, London, S.W.

A. A. H. (Luton).—Life and space are too short to warrant much attention to the Luton Lunies who desire to have a censorship of tramway advertisements. Hope you'll soon get a winning number, and are sure that the boys at the Hackney Reform will appreciate your hospitality. They are a merry crew.

"Canea" (Nelson).—We have had a word with the rector who objected to flowers in jampots being placed on the graves.

J. W. L. (Sowerby Bridge).—We have read "the last of your four letters," as requested. Kindly excuse us from the other three.

A. C. (Meads).—We wish you were! But would there be any newspapers?

M. E. (London).—No reason at all now why Solly Joel should not be a Jolly Soel.

L. B. (Wood Green).—Certainly, the author of "Rhymes without Reason" ought to be a very appropriate judge for a Limerick Competition.

"Humanitarian" (Chancery Lane) points out that, when the Duke of Portland boasted of taking the law into his own hands and inflicting corporal punishment upon anyone whom he saw cruel to animals, he forgot that the law does not prescribe corporal punishment for the offence. The Duke therefore was breaking the law. But we do not follow the logic of suggesting that the Duke ought to go and beat people who go out stag-hunting. We will ask Mr. Druce what he thinks.

Mrs. H. E. C. (Johannesburg) writes to us about Wood and Ruby Young. It is a pity she lives so far away, as we have forgotten those people over here by now. But we are amused by her protest against a suggestion of sending undesirable people to the Colonies. Where should they go, if not to places which have done so much for convicts and their descendants? We also smile at the information that "we in Africa only want decent, respectable people." Our correspondent adds the dogmatic assertion that "there's no such thing as upper classes, for one man is as good as another." Much better, we thought.

Miss M. E. (Halifax, N.S., Canada) writes in the most beautiful hand we ever saw: "Dearest John Bull, —Does Jim Crow the Divine know this is Leap Year? If so, just be good enough to tell him for me there is a woman in N.S. just crazy about him. I feel like knocking spots off all your correspondents who pass unkind remarks respecting my darling Jim Crow—but, honestly, John Bull, dear, I don't know which I love most, you or Jim. Good luck to you and dear old Jim right through your life." Jim blushes all over, and wants us to send him to Halifax at once. He may go.

A. H. (Plymouth) sends us a cutting about a thousand men in the Dockyard who are "now working a day and a half each day." We wish we had a soft job like that. We generally have to work twenty days every day.

J. W. B. (London, W.) complains of being pestered by money-lenders' circulars, and encloses us a specimen. Nearly all circulars are a nuisance, particularly when they are sent on after us when we travel abroad.

S. L. (Hither Green) wants to know how to pronounce William Le Queux. He says he was sat on the other day by a girl because he pronounced it Kew. Le Queux pronounces it that way himself, so now the girl can sit upon our correspondent again and ask forgiveness, as he very properly suggests. Of course, he says to her, "I like Queux."

"Clyde" (Ilford).—We scarcely look upon the letter as insulting, though it is somewhat familiar. We suppose it is one of the modern methods of advertising.

"Admirer" (Alexandra Park) wants us to start an introduction column for the benefit of people with ideas who want to make the acquaintance of people with money. It sounds like a fair exchange and no robbery.

Mr. O. (Southwark) has been finding us some more friends in Canada. It is very good of him.

F. G. (Forest Gate).—We are very sorry for you, but it is difficult to enforce such guarantees, as the firms who offer them know very well.

W. J. A. (Blackpool).—Thanks for all your compliments and good wishes, which we have thoroughly enjoyed. Our best sympathies about the banjo.

T. W. T. (Leicester).—Your letter was overlooked. We deal with the matter editorially.

B. R. (Holborn) wants to know how he can learn hypnotism. We should suggest the current issue of *Punch*.

J. W. J. (Barrow-in-Furness).—We suppose the strong lad was to be exchanged for the canaries.

H. W. (Holloway).—You will see we have already dealt with the cutting. Your name has been added to our postcard list.

A. F. C. S. (Clapham).—We fear you could scarcely buy a business by borrowing a few hundred pounds on the security of the stock which is not yet yours.

E. M. (Birkenhead) sent a telegram the other day and was told that N.W.R. would count as three words, but North-Western Railway as only one. The Post Office does give itself a lot of trouble, doesn't it?

F. S. B. (Ferndale) is very complimentary about us and says that "anyone who cannot appreciate the humour of Jim Crow ought to be compelled to buy *Chips*." Humour, indeed! Crow considers himself a statesman.

Mrs. E. B. (Forest Hill) complains that the *World* called Sir Nicholas O'Conor "the *English* ambassador." As he happens to be an Irishman, this is a particularly bad case.

BUCHANAN'S
"BLACK & WHITE"
THE WHISKY OF WORLD WIDE REPUTE

PEARKSOWN

TASTES LIKE CREAM.

Head Office: 6, Bayer Street, London, E.C.

Sold at all PEARKS' STORES.

7d. Per Vol. 7d. Per Vol.

Leng's Library
Ready 28th February

LOVE AND THE SPY
(Entirely New Novel).
By C. N. and A. M. Williamson.

Mr. HORROCKS, PURSER,
By C. J. Cutcliffe Hyne.

CARLOWRIE.
By Annie S. Swan.

Wonderful Value in First-class Fiction. Leng's Library is unexcelled at 7d.: Books worth keeping. On sale at all Booksellers and Newsagents, or post free (9d. per copy) from John Leng & Co., Ltd., Dundee, and 186, Fleet Street, E.C.

A. J. G. (Kelmscott Road) wants the private address of Mr. J. D. Rockefeller. He might drop a line to Warwick, Rhode Island. We shall expect a large percentage for this information.

C. W. R. (Cambridge) is "one of Oscar Browning's pupils," and resents our open postcard to that Hebrew. His answer takes the form of (1) abuse—we are "mean" and "a poor counterfeit and a sham"—and (2) dogmatic assertions about the excellence of Browning's lectures. Unfortunately for our correspondent, we happen to have *heard* Mr. Browning lecture. We have even glanced at some of his books, and we can therefore vouch for the fact that their intelligence and vivacity are on a par with those of his lectures. C. W. R. goes on to boast that O. B "is largely responsible for the introduction of Political Science into Cambridge." This only means that he has persuaded the authorities to take Bluntschli as a text-book, and anyone who has taken the trouble to read Bluntschli can testify how useless it is for all practical purposes. Political economy we know and revere, but political science, as taught by professors, has not yet emerged from the domain of empirical rhodomontade. In reply to our undergraduate's exoteric and supererogatory obiter dictum that it was not a "gentlemanly thing" to criticise a man at the end of his career, we will only observe that, by waiting to the end, we obtained more material to go upon. Our critic might as well blame a reviewer for being so ungentlemanly as to wait until he had finished reading a book before expressing an opinion.

"Ignoramus" considers our open postcard to Oscar Browning excellent, but objects to the use of "an" before historian. Dr. Johnson, however, says that an is used "before words beginning with a vowel and h mute, and also *aspirated words accented on the second syllable*. Formerly an preceded all words beginning with h. Indeed an is the original article from the Saxon."

O. J. S. O. (Merthyr Tydfil), J. G. M. (Hurlingham), "What ho" (Ashby-de-la-Zouch), G. U. (Lewisham High Road), D. G. (Elland), W. J. D. (Bishopbriggs), H. H. C. (N. Kensington), C. W. C. (Southport), R. H. (Bedford), "Broxholme," "Diabolo," H. K. (Upton Park), A. P. H. (Cork), J. W. K. (Mayfair), J. C. K. (Darlington), J. M. (Glasgow), "Geordie" (S. Shields), S. H. M. (Gillingham), G. S. (Glasgow), H. H. B. (Par), M. P. (Romford), A. P. (Sheffield), F. B. (Regent's Park), C. H. H. (Swansea), "Dorset Blue" (Poole), "Erom" (Wick), W. A. B. (Cullercoats), A. H. W. (Brooklands), F. de B. H. (Newcastle) "Keighley," W. W. D. (Eastbourne), W. H. H. (Birmingham), P. P. (Inverness), and A. W. (Aberdeen).—We beg to remain your very faithful, humble and obedient servants.

(*We regret we are obliged to hold over a large number of replies.*)

LEEDS AND HER POOR.

Our attention has been directed to the case of Richard Samuel Beadsworth, of 37, Ganton Place, Ryder Road, Leeds, who has been adjudged by a Leeds Court to pay £1 6s. for debt forthwith, or in default to suffer distress and sale of goods.

Beadsworth is an illiterate, 60 years of age, with a wife who suffers much from rheumatism. He has two sons, both in the Army and abroad, and neither doing anything to help him and another son living at home, but incapacitated by long illness from assisting the household. There is also a daughter at home earning small wages in the sweated tailoring trade.

Beadsworth has worked in the leather trade all his life, and, having to bring up seven children, he has found it impossible to save anything. Some time ago he was dismissed from his employment, his employers telling him that the leather trade was in a bad way.

Beadsworth has a mother who is in the workhouse, and the £1 6s. for which judgment has been given against him is money due to the Guardians, who sued him for a levy of 1s. a week towards the maintenance of his mother.

It is well that a man should support his mother when she is in need, and he is in a position to do so. It is an obligation no decent man would seek to evade, but it is conceivable that with the best will in the world, an elderly, illiterate workman, out of regular employment, with a sick wife and children to support, cannot find even 1s. a week to pay to the workhouse authorities towards the support of his mother. When it is so, as appears to be the case with Beadsworth, ought his few belongings to be sold up, and the man himself sent to gaol? We think not.

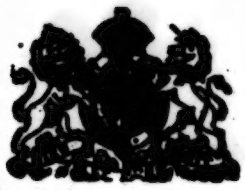
BORVIL IS ALL BEEF

—as pure as it is good.

LIPTON'S

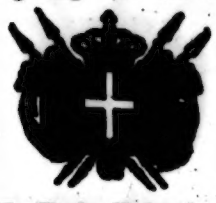
Tea Merchants.

By Special Appointment



To His Majesty the King

By Royal Warrant



To Their Majesties
The King and Queen of Italy.

GROWERS OF
THE FINEST TEA
THE WORLD
CAN PRODUCE.
NO MIDDLEMEN'S PROFITS.
NO QUALITY EQUAL
TO LIPTON'S.

Direct from the Tea Gardens to the Teapot.

Sole Proprietors of many of the most famous Tea, Coffee and Cocoa Estates in Ceylon, covering thousands of acres.

LIPTON'S,
CHIEF OFFICES:
City Rd., London, E.C.

BRANCHES AND AGENCIES EVERYWHERE.

LIPTON'S TEA
THE
LARGEST SALE IN THE WORLD.

RACING NOTES.

By W. Lottinga.

("*Larry Lynx*" of "*The People*," and "*Magpie*" of "*The Globe*.")

Smart.

Sandown gives the Press splendid facilities for telegraphing by an air tube in the Press-room itself.

They Need To.

It is at the first meetings of the year that gate-keepers are most particular in seeing one's badges or passes.

'Ware of it.

The odd 50 yards in nearly all Newbury's two-mile events makes a wondrous difference, and upsets many a verdict.

Not Qualified Now.

Mr. C. Bewicke, who was first and second for last year's Grand Military Gold Cup, is not eligible to nominate anything this time.

Why?

Newbury has its very influential stewards, but no patrons for steeplechasing. At flat racing there are two distinct and equally aristocratic lists.

Judging by his Best Form.

If Mount Prospect's Fortune, having been given a rest, is now weighted on his recent form in the Handicaps at the Grand Military meeting, what a walkover it might be!

The Soldiers' Trophy.

The aim of every sporting officer in India is to win the annual Army Cup race, each Autumn, at Lucknow. Lately, the 12th Lancers have farmed it.

Change of Address.

Mr. Alfred Heathorn, the well-known member of Tattersall's, has removed his offices from Warwick Street, Regent Street, to more extensive premises, at 41, Piccadilly, W.

True.

It is jocularly said that there ought to be a double handicap made for our steeplechasers during the two final weeks in February—the ordinary one if the competitors are ridden by jockeys, and an entirely different one should their owners be "practising" for the Grand Military Meeting.

Should Be Avoided.

It is in this "nippy" weather that race-goers particularly resent the necessity of taking pass-out checks and showing or giving them up again in *every* direction. It is finding which pocket you put it in that is the annoyance, especially if one has to unbutton their coats or pull off gloves.

Our "Bumpers."

We shall at Sandown this week see jockeys "perform" who never wear silk on any other occasion, but it doesn't do to be too severe upon these amateur sportsmen, bearing in mind the fact that they have no opportunities now for practice, and that we who are their critics could not do as well ourselves. "Armchair" criticism is so safe.

Lady Owners.

At steeplechasing many more of the fair sex can be included in the category of those imbued with the thoroughly sporting spirit and exhilaration of seeing their colours carried, and ladies are much more particular in selecting their combination of pretty silks than they are in the ability of the horse to carry them. It is a fact only too disparaging to the "weaker" sex that they so soon give up, and, worse still, figure so largely (having regard to their number) in the subsequent Forfeit Lists. It would be ungallant, if nothing else, to name many who have for years allowed their fair names to be so traduced for the sake of the liability of a few paltry sovereigns contracted in the pleasurable excitement of liberally nominating and running horses. Long after one ceases so to do, the expenses accumulate. Neither luck nor fate permits the favouring in racing of the fair sex, much as owners of the opposite calibre would desire it. Therefore, with rare exceptions, unquestionably the ladies do not obtain their fair share of encouragement, for, without their presence and support, our greatest sporting functions would be robbed of nine-tenths of their charm—as at Sandown this week-end, for instance.

Prophetic.

To-day (Thursday), on his "own" course, Cripplegate will reverse positions with Le Roy in the Selling Stake, whilst First Champion is good for Friday's Maiden Plate, for Yashmak is jady. The Gold Cup should fall to

Pat Cullinan,

and the De Crespigny colours will also nearly win Saturday's Grand Military Handicap upon Warner, who has Irish Wisdom—no amateur's mount—to beat. The gambling event will be the new race, the Imperial Cup, in which I plump for the Lincoln Handicap horse, the expressly-kept

Mask.

The French-bred four-year-old is a "flier."

The Electric Cure is Popular.

AS PLEASANT AS IT IS EFFECTIVE.

It is grand to put on an electric battery while lying down resting, and feel its exhilarating influence in every nerve and muscle. There is no inconvenience attached to it in any way. One hour's daily application is sufficient. There is not the slightest shock or irritation, but a gentle, soothing warmth that goes direct to the nerve centres. That kind of electricity cures, and the cure it gives is permanent.

People will sometimes try an ordinary battery (made, no doubt, for commercial purposes), or a shocking current which irritates the nerves, and conclude that electricity is not suitable. It will not do any good in that form. The current must be given without shock—without irritation of any kind—and in this way the very weakest individuals can be built up.

No person is too weak to use electricity. In such cases a longer building-up process is required. But the results are just as certain as water is to extinguish a fire when applied in sufficient quantities. If a proper battery is used it is possible to apply a very strong current, free from all inconveniences.

Rheumatic sufferers, those crippled with Lumbago, Sciatica, or Gout, the victim of weakened stomach, kidneys, liver, bowels or bladder; the person with the shattered nervous system and suffering from Paralysis, Epilepsy, Neurasthenia, Insomnia, Neuralgia, or Heart Trouble, should seek a restoration of health in the electric cure. Don't say, "It might not do me any good." It will do you good if you resort to the right means. It will cure you.

There is a book for free distribution among all readers of "John Bull," which covers this subject fully. You should not be without it if you are not in possession of perfect health. It tells the cause of weakness and disease, and how a cure can be had. It describes the most successful remedy known, the "Ajax" Dry-Cell Body Battery. The history of many cases is sent with the book. It costs you nothing to get it.

Write at once to The British Electric Institute (Dept. 41), 25, Holborn Viaduct, London, E.C., and you will receive by return post the most valuable book ever published on the subject.

THE PARK MOTOR CO.,
216, Tottenham Court Road, and 11, Alfred Place, W.C.
(Estab. 1899),
are prepared to advance money on Motor Cars at 10 per cent. per annum.
Separate Rooms are allotted for Storing Cars deposited.
Telephone Nos.—7512 and 7555 Gerrard.
Telegraphic Address—"Handleable, London."
From the nature of our business we are in a position to offer high-class Cars at less than half the market prices.
Inspection Invited.

PROMPT CASH ADVANCES
£100 TO £10,000
LENT PRIVATELY
on approved note of hand, without security.
FIELDINGS
18, SOUTHAMPTON ROW, LONDON, W.C.
For any period in Town or Country. Repayments as mutually agreed upon. No fees or bills of sale, and strictest privacy.
Advances on 2nd mortgages. Bills discounted.

BANKING BY POST
CURRENT ACCOUNTS.
We cordially invite you to send for a Copy of our FREE BOOKLET explaining how you can Bank with the People's Bank BY POST, just as expeditiously as if you lived next door to it.
Accounts opened with £1 upwards and kept FREE OF CHARGE.
Overdrafts for Business Purposes Granted
FARROW'S BANK LTD., (The People's Bank.)
Head Office: 1, Change-side, London, E.C. (Opposite the G.P.O.)
Branches and Agencies in every County of the United Kingdom.

14-16 H.P. £375, Modèle de Luxe.

We will mail you Beautiful Catalogue Free.

ARGYLL CARS

Simple Efficient Reliable.

Argyll Motors Ltd., Alexandria.
London Show Rooms, 17, Newman St., Oxford St., W.

W. H. SAUNDERS'

Telegraphic Address is
"PLASTERING, LONDON."

TRACE AND PERCY,
15, JERMYN STREET, LONDON, S.W.

NEW BOOK of RULES containing absolutely the best Terms. SYSTEMS and every description of BUSINESS undertaken. LARRY LYNX, in the "People," April 1, 1906, attributes our success to Straightforwardness and Accuracy.

W. G. MORTIMER,
51, LEXINGTON STREET,
REGENT STREET, W.
Best Terms. Particulars Free.
Established 1878.

Telegraphic Address: "IRISHMAN, LONDON."
Telephone: No. 5072 GERRARD.

E. C. IRISH,
7, ARGYLL STREET, W.

ALLDEN BROTHERS.

USUAL position in TATTERSALL'S and SMALL RING at
SANDOWN PARK.
All Business conducted on the Course ONLY.
No Representatives and NO transactions by wire, 'phone or letter.

TOPPING & SPINDLER,
Turf Commission Agents,
FLUSHING, HOLLAND.
THE OLDEST ESTABLISHED AND MOST EXTENSIVE FIRM OF TURF COMMISSION AGENTS IN THE WORLD.
NO COMMISSION CHARGED ON STARTING PRICE OR ACCUMULATORS AT STARTING PRICE.
ALL LETTERS TO BE ADDRESSED—
TOPPING & SPINDLER, FLUSHING, HOLLAND.
POSTAGE 2½d. POST CARDS 1d.

CHARLES LEVY,
28, REGENT ST., S.W.

Telegraphic Address: "FOREJUDGE, LONDON."
Telephones:
3615 GERRARD, 4190 CENTRAL.

On and after MARCH 2, PLEASE NOTE CHANGE OF ADDRESS.
A. HEATHORN,
41, PICCADILLY, W.
Books open on
LINCOLNSHIRE HANDICAP, GRAND NATIONAL, AND DOUBLE EVENT.
Also FLUSHING, HOLLAND.

ESTAB. 1889. THOS. R. HIGGINS, ESTAB. 1889.
(A Member of the Principal London Clubs),
329, NEW CROSS ROAD, LONDON, S.E.

THE above well-known and old-established Agent will be pleased, on receiving satisfactory references, to open an account, treat you fairly, make no deductions, and settle promptly.
Telegraphic Address: "VESTALIA, LONDON."
'Phones: 789, 650, 198 Deptford.

Indigestion or Dyspepsia:

When the taking of Food causes Discomfort, Distension, Pain, Flatulence, and other unpleasant Symptoms, Guy's Tonic is the exact Remedy needed. This widely-famed Medicine is successful in the most obstinate and stubborn cases.

The term "Dyspepsia" is derived from two Greek words meaning "difficult Digestion." It is one of the most common, as well as one of the most obstinate Diseases the Medical profession has to deal with.

The Verdict of Physicians.

Dr. Abernethy, the renowned Physician, used to say that "No person could be persuaded to pay due attention to his Digestive Organs until Death, or the dread of Death, was staring him in the face." This is as true to-day as it was then.

Another distinguished Authority has remarked:—

"This slackening of the energy of the Digestive Organs is the curse of the age in which we live. It kills, indirectly, more human beings than even Consumption. It is, therefore, of the utmost importance that some reliable remedy should be resorted to early in the attack."

Guy's Tonic strengthens the walls of the Stomach, thereby increasing the rapidity of its Muscular movements. It braces up the Stomachic Glands; more Gastric Juice is secreted. Not only this, but at the same time the system generally is invigorated by the aid of Guy's Tonic, thus re-establishing perfect Digestion, as well as improving the condition of the general Health.

"Afraid to Eat."

Chronic Indigestion of Seven Years' Standing Cured by Guy's Tonic.

Miss M. R. Lilley, of Terminus Buildings, Seaford, Sussex, writes:—

"For six or seven years I suffered from Chronic Indigestion, and was unable to enjoy my Food. I had to exercise extreme caution in the selection of that Food of which I did partake. Certain foods, such as pork, had to be left severely alone.

Guy's Tonic Never Fails.

"I am thankful to say that after taking Guy's Tonic I am able to sit down to my meals with no loathing feeling, and partake of the dishes (formerly debarred) with an enjoyable relish, and unattended by any unpleasant symptoms afterwards."

If you are subject to Indigestion, with its many painful Symptoms, you should profit by Miss Lilley's experience and procure a bottle of Guy's Tonic at once.

Nausea, Heartburn, Distaste for Food, Fulness or Weight at the Stomach, and Drowsiness after Eating are immediately corrected by Guy's Tonic.

Guy's Tonic will create a good Appetite and the power to thoroughly and easily Digest what is eaten.

¶ No claim has ever been made on behalf of Guy's Tonic that is not supported by abundant proof. Every testimonial the Proprietors have published (and they number many thousands) is a true and unsolicited tribute to the best of all medicines.

Guy's Tonic brings such great relief and prompt recovery to patients that they are only too pleased to let others know of its wonderful success.

James Findlay, Esq., of Gallowflat House, Rutherglen, Glasgow, writes:—

"I have been a martyr to Chronic Indigestion for thirty years. I made it a rule not to buy advertised cures, until I saw your notice. As I found the Atlas good I telephoned to my chemist for a bottle of Guy's Tonic, and, before it was finished, to my great surprise I found myself in better Health."

In response to a request for permission to publish the foregoing remarks, Mr. Findlay wrote:

"I have no objection to your using my name as a reference in a moderate way. When one bottle of Guy's Tonic did me more good than six weeks' treatment of the late Sir ....., M.D., of London, and many other eminent Medical men, Guy's Tonic is certainly genuine and what it professes to be."

This famous physician's name is omitted out of courtesy, but the original letters are open to the inspection of anyone interested at 12, Buckingham Palace Road, London, S.W.

"I am now, thanks to Guy's Tonic, so thoroughly well that it seems as if years had been taken off my life."—See following letter.

Mrs. E. Clayton, of Linford, near Stanford-le-Hope, Essex, writes:—

"I must tell you what wonderful things Guy's Tonic has done for me. For years I have been a sufferer from acute Indigestion, and in that time I think I must have tried every other remedy under the sun. Doctors could do nothing for me. I had given up hope until a friend recommended me to take Guy's Tonic. The first bottle worked a miracle; two bottles effected an absolute cure. I am now, thanks to Guy's Tonic, so thoroughly well that it seems as if years had been taken off my age.

"You may make whatever use you like of this letter. I should be only too glad if what I can say would induce other poor sufferers to find in Guy's Tonic the perfect relief it has brought to me."

Guy's Tonic

Promotes Keen Appetite, Ensures Perfect Digestion, Re-establishes Good Health.

Guy's Tonic, being in liquid form, is at once absorbed, and confers immediate benefit. It is most pleasant to take. Guy's Tonic is sold by Chemists and Stores everywhere at 1/1½ per bottle. (Family size 2/9.)

Printed and Published for the Proprietors (John Bull, Ltd.) by Odhams Limited, 93 and 94, Long Acre, London, W.C.
Publishing Offices, 67, Long Acre, London, W.C.
Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. ODHAMS LIMITED (Advertisement Department), 67, Long Acre, London, W.C. Telephone: Gerrard 7217.

For meaning of this number see page 245.